



Dear Customer,

On behalf of the Board of Directors, we are delighted to welcome you to our FVCbank family. We are pleased to share that FVCbank and Colombo Bank have received all the necessary approvals to complete our merger. We are proud to join forces with Colombo Bank and their customer commitment that has stood the test of time, opening in 1914. To help ensure your transition is as seamless as possible, we are providing this booklet of timely information and important disclosures.

The merger of FVCbank and Colombo Bank is expected to be completed on Friday, October 5, 2018. Beginning on Monday, October 8, 2018, Colombo Bank will officially become FVCbank. We are also currently in the process of converting Colombo Bank's systems into FVCbank's systems, which will be completed Monday, October 15th, 2018.

In the enclosed package, you will receive informative as well as action oriented communication pieces, such as information about how your Colombo account will transition to an FVCbank account. Here are some other examples of communication enclosed in this package:

- If you are a debit card holder, you will learn when to expect your new FVCbank card and when your Colombo card will no longer be active.
- You will learn how Colombo's online services will transition to FVCbank's online services.

On behalf of all of us at FVCbank and Colombo Bank, thank you for your patience as we move closer to completing the integration of our two companies. Of course, if you have any questions or concerns throughout the course of this transition, please don't hesitate to contact us at 703-436-3800 or website@fvcbank.com.

Best regards,

A handwritten signature in black ink, appearing to read 'David W. Pijor'.

David W. Pijor
Chairman and CEO
FVCbank

A handwritten signature in black ink, appearing to read 'Patricia A. Ferrick'.

Patricia A. Ferrick
President
FVCbank

A handwritten signature in black ink, appearing to read 'Gil Kennedy'.

Gil Kennedy
CEO and President
Colombo Bank