

IMPORTANT UPDATE FOR Jonestown Bank and Trust Company ANNUAL MEETING OF SHAREHOLDERS

Change in Location of the Annual Meeting of Shareholders

Meeting Date: Tuesday, April 28, 2020

Meeting Time: 8:45 am (Eastern Standard Time)

Meeting Access: Virtual Shareholder Meeting https://www.meetingcenter.io/264048084 Password: JNES2020

Due to the public health impact of the coronavirus outbreak (COVID-19) and to support the health and well-being of our employees, shareholders, and community, please note that the location of the 2020 Annual Meeting of Shareholders has been changed and will be held over the web in a virtual meeting format only. You will not be able to attend the Annual Meeting in person.

If you have already cast your vote, it will be counted and there is no reason to vote again unless you want to change it. If you have not voted, you can still use the proxy material mailed to you previously or the enclosed card to vote before the meeting. The only change is the location and format of the Annual Meeting.

Instructions on how to participate in the virtual meeting:

Please navigate to https://www.meetingcenter.io/264048084 on your PC or other device. To login to the virtual meeting you have two options: join as a "Guest" or join as a "Shareholder". By joining as a "Guest" you can listen to and view the meeting, but you cannot vote or ask questions during the meeting. If you join as a "Shareholder", you will have the ability to vote and ask questions at the meeting. To login as a "Shareholder", you will be required to have a control number and password. Your control number is included on the enclosed proxy card and the password is JNES2020. It is a good practice to login a few minutes before the start of the meeting. Navigate to https://support.vevent.com/ for technical assistance.

Please note that the proxy card included with the proxy materials previously distributed will not be updated to reflect the change in location and may continue to be used to vote your shares in connection with the Annual Meeting.