

April 1, 2020

Welcome to a new era in community banking.

We're pleased to let you know that Revere Bank is now officially part of the Sandy Spring Bank family.

Our two banks have a lot in common. We've both built our reputation with a highly personalized approach, always putting the success of our clients first. Now, with the best ideas and experience of both organizations to draw upon, we'll be even stronger together. As the area's largest, locally-headquartered community bank, we'll be able to offer expanded resources and services to businesses, individuals, and families, throughout Maryland, Northern Virginia and Washington, DC.

Starting immediately, you can use your Revere Bank debit or ATM card at any Sandy Spring Bank ATM or Allpoint® ATM with no transaction fee.

You'll hear about other new benefits and services over the next few months, as we work to bring our banks together. We expect that in August 2020, we'll begin serving you under the Sandy Spring Bank name.

At that time, you'll be able to bank at any of our locations in the Greater Washington area.

Until August 2020, continue to do your banking just as you do today, using your same accounts and services. Plus, you now have free access to any Sandy Spring Bank ATM or Allpoint ATM. For locations, check sandyspringbank.com/locations.

A smooth transition.

We pledge to do everything we can to make this a smooth transition for you, by minimizing the impact of any changes and bringing you enhanced benefits whenever possible.

We look forward to showing you all that Sandy Spring Bank – one of the premier banks in the area – can do for you. It's what we call real banking for real life. And real business. Welcome!

Sincerely,



Daniel J. Schrider
President & CEO
Sandy Spring Bank



Andrew F. Flott
Co-President & CEO
Revere Bank



Kenneth C. Cook
Co-President & CEO
Revere Bank

What you should know right now:

- Watch your mail and email for updates.
- See the back of this letter for answers to questions you may have.

**We thought you might have questions.
So here are some answers.**

Q. Can you tell me more about Sandy Spring Bank?

A. Independent and community-oriented, Sandy Spring Bank currently has over 55 locations and offers a broad range of commercial banking, retail banking, mortgage, insurance, trust and wealth management services throughout Maryland, Northern Virginia, and Washington, DC. Sandy Spring Bank is recognized as one of the premier banks in this region, providing dedicated, remarkable and personal service to clients for over 150 years.

Q. Can you tell me how the impact of the Coronavirus might be affecting your current operations?

A. We are continuously monitoring any new developments. Our top priority is to safeguard the health and well-being of our clients, employees, and all of our business and community partners. We continue to serve our clients banking needs during this time. For the latest information, please visit sandyspringbank.com/update.

Q. Are there any immediate benefits I'll enjoy?

A. Yes, you have surcharge-free access to any Sandy Spring Bank ATM right now. In addition, you continue to have access to over 55,000 surcharge-free ATMs through the Allpoint ATM network. For locations, go to sandyspringbank.com/locations.

Q. Can I continue to use my current checks?

A. Yes, you should continue to use your current checks. If you need additional checks, please reorder just as you normally do.

Q. Will my account numbers remain the same?

A. Yes, account numbers will remain the same for virtually all accounts. The few clients who will need to update their account numbers will be notified separately.

Q. Can I continue to use my current debit or ATM card?

A. Yes, please continue to use your current card.

Q. Will my direct deposits, automatic transfers, online bill payments and other electronic transactions continue?

A. Yes, these will all continue at this time. You will receive any important updates affecting your accounts prior to the transition to Sandy Spring Bank.

Q. Can I continue to use online banking and my mobile banking app?

A. Yes, continue to access online and mobile banking as you normally do. You will receive any important updates affecting your online banking programs prior to the transition to Sandy Spring Bank.

Q. Should I continue to make my loan payments in the same way?

A. Yes, everything remains the same right now. Continue to make your payments in the way you do today.

Q. Can I bank at Sandy Spring Bank locations now?

A. Not yet. We'll let you know when you can use Sandy Spring Bank locations.

Q. Will my accounts continue to be covered by FDIC insurance?

A. Yes, your deposit accounts remain insured by the FDIC up to the limits allowed by law.

Q. What if I have additional questions?

A. Please contact your Revere banking office or visit sandyspringbank.com/welcome.