



July 14, 2020

We're thrilled to welcome you to the Sandy Spring Bank family.

As a loyal Revere Bank client, you've come to expect superior service from your bank. Beginning in August, you can count on the same great banking experience with us.

As a Sandy Spring Bank client, you'll have access to additional products, services and locations to make banking even easier and more convenient. Just as important, you'll continue to be part of a bank that's small enough to know you like a neighbor, but large enough to provide everything you need to manage your finances.

A smooth transition.

To help ensure a smooth transition, this welcome package provides you with all the details about your new banking relationship.

- Check the **inside of this letter** for details on your new Sandy Spring Bank accounts. (They're similar to your current accounts.)
- See the **welcome guide** for helpful information about banking with us and any actions you may need to take during the transition ahead. (There may be just a few.)
- Review the **Personal Deposit Account and Electronic Banking Agreement** which also contains the Personal Fee Schedule. These are the official terms and conditions you need to know as a Sandy Spring Bank client. (Please keep them for future reference.)

We're here for you.

If you have any questions, please ask and we'll be happy to answer them. Just call your banking office. Or visit our special welcome site, at sandyspringbank.com/welcome.

Once again, welcome.

A handwritten signature in black ink, appearing to read "Daniel J. Schrider".

Daniel J. Schrider
President and Chief Executive Officer
Sandy Spring Bank

The Essentials

- August 15 & 16:
That's the weekend your accounts and services transfer to Sandy Spring Bank.
- Revere Bank offices will become Sandy Spring Bank locations at the same time.
- Many of the same people who serve you now will be there to greet you.
- Same account numbers, plus keep using your existing checks, and debit cards.
- Added convenience – over 55 locations and more than 55,000 Allpoint ATMs at your service.
- For our latest COVID-19 updates, please visit www.sandyspringbank.com/update.