

January 2, 2018

**Welcome to a new era in community banking.**

We're pleased to let you know that WashingtonFirst 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 by putting the success of our clients first. Now, with the best ideas and experience of both organizations to draw on, we'll be stronger together. And we'll be able to offer expanded resources and services to individuals, families, and businesses in communities right here throughout Maryland, Northern Virginia and Washington, D.C.

**Starting immediately, you can use your WashingtonFirst 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 conveniences over the next few months, as we work to bring our banks together. We expect that in March 2018, we'll begin serving you under the Sandy Spring Bank name.

In the meantime, you can continue to do your banking just as you do today, using your same accounts, services and banking locations. Plus, you now have free access to any Sandy Spring Bank ATM or Allpoint ATM. For locations, check [sandyspringbank.com/locations](http://sandyspringbank.com/locations).

What's more, after our transition is complete, you'll continue to be served by many of the same people you know and trust.

**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. Welcome!

Sincerely,



Daniel J. Schrider  
President & CEO  
Sandy Spring Bank



Shaza L. Andersen  
CEO  
WashingtonFirst Bank

**What you should know right now:**

- We're committed to serving all your needs.
- Continue banking as usual.
- 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. Sandy Spring Bancorp, the holding company for Sandy Spring Bank, was recently recognized by *Forbes* magazine as one of the 50 Most Trustworthy Financial Companies in America. This is the 12th consecutive year that the bank has earned this prestigious honor.

Independent and community-oriented, Sandy Spring Bank currently operates 42 community offices and offers a broad range of commercial banking, retail banking, mortgage, insurance, trust and wealth management services throughout central Maryland, Northern Virginia, and the greater Washington, D.C. market. It is recognized as one of the premier banks in this region, providing dedicated, remarkable and personal service to clients for 150 years.

**Q. Are there any immediate benefits I'll enjoy as a WashingtonFirst Bank client?**

- A. Yes, you have surcharge-free access to any Sandy Spring Bank ATM right now. In addition, you have access to over 55,000 surcharge-free ATMs through the Allpoint ATM network. For locations, go to [sandspringbank.com/locations](http://sandspringbank.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, just before we begin to serve you as Sandy Spring Bank in March 2018, you'll receive a new Sandy Spring Bank card with full instructions on activating and using it. In the meantime, 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. 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 community offices now?**

- A. Not yet. Please continue to use your existing branches for all your transactions. We'll let you know when you can use Sandy Spring Bank community offices.

**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 branch or visit us at [sandspringbank.com/welcome](http://sandspringbank.com/welcome).