

Here for you.

**Today,
tomorrow, and
every day.**



Sandy Spring
Bank

Welcome.

We're excited to welcome you to our banking family.

Over the coming weeks, the sign on the doors of your bank will change but what you love about your bank will not. That's because WashingtonFirst Bank and Sandy Spring Bank have a lot in common, especially our shared passion for serving our clients and communities at the highest possible level.

You'll continue to be served and supported by many of the same dedicated associates you already know and trust. And you'll be greeted by familiar faces when you visit a community office (that's what we call our branches).

What's more, together we'll be stronger than ever, ready to serve your business and personal banking needs with:

- More locations and ATMs
- More banking solutions
- More lending power

It all starts on Monday, March 5, 2018 – when the transition to Sandy Spring Bank and the transfer of your accounts and services will be completed.

We'll do everything we can to ensure a smooth road ahead. Please take some time to review this welcome guide and the accompanying information, so you know what to expect moving forward. Whatever you need, please let us know. Welcome again!



Since 1868

Helping people,
communities
and businesses thrive.

Forbes

A Trusted Advocate

Forbes has recognized us as
one of the 50 most trustworthy
financial companies in America,
12 years in a row.

Let us introduce ourselves.

Experience that works for you.

We may be new to you, but many business leaders, individuals and families know us well – having trusted us to help them with their financial needs and goals for 150 years.

Headquartered right here in the Greater Washington Region, we'll have 55 full-service community offices across Maryland, Northern Virginia, and Washington, D.C., ready to serve you, beginning Monday, March 5.

Always putting our clients first.

Whether you visit one of our convenient locations, talk with a relationship manager, connect with us online, or call our Client Service Center, you will see that we're not just a financial institution. And we're not just about account numbers and transactions.

We're about lifelong interactions, building long-lasting relationships and making a difference in the lives of our clients, employees, and the communities we serve. This is what sets us apart.

From here. For here.

It's not just a tagline. It's how we believe in doing business. While we push ourselves to be at the forefront of banking technology with a variety of digital services, our dedicated people are always there for you when you need us. Right in your community.

Questions?	 Contact your current local WashingtonFirst branch.	 Visit sandyspringbank.com/welcome
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Fast forward:

A quick look at what's ahead.

Right now.

Bank as usual through March 2, 2018. Keep in mind, you can use any Sandy Spring Bank ATM or Allpoint® ATM right now without any fees.

**March
2 – 4**



Mark the dates.

All accounts, services and branches will move to Sandy Spring Bank over the weekend.

Take action.

We'll do all we can for you to ensure a smooth transition, but there may be a few actions you need to take. You'll find details on pages 9 and 10.

New name. Familiar faces.

Signs will change but you'll be greeted by many of the same people you work with today.

Plan ahead.

Some services will be unavailable at times during the weekend of March 2, 2018. See pages 9 and 10 for details.



Connect with us.

Beginning Monday, March 5:

Talk to us: 800.399.5919

Email us: info@sandyspringbank.com

Find a location: sandyspringbank.com/locations

Follow us: on Facebook, Twitter, and LinkedIn



For the latest.

Visit sandyspringbank.com/welcome for updates, reminders and more. And you can send us questions and feedback.

Making this a smooth transition.

This section provides you with an overview of some things you should know about the transition ahead, along with key dates and actions to keep in mind as we move forward. You'll find information for both our business and personal banking clients.





Building Community

Every day, you'll find us working to strengthen the communities we serve. We sponsor charitable events and raise money for important causes, coordinate community celebrations, rebuild homes for low-income individuals, and help children learn how to manage their finances. Our employees also get involved in their communities through volunteering, financial education, and charity work.

Some key things to know.

What's staying the same.

- Your account numbers
- Your existing supply of checks – keep using them
- Your Personal Identification Number (PIN) for your debit or ATM card
- Interest rates will be the same, if not better
- Direct deposits and preauthorized payments from a checking or savings account will continue without interruption
- Our client-first approach and commitment to superior service
- Our focus on building community
- A team of experienced professionals

Checking and savings account statements.

- Your final WashingtonFirst statement will reflect activity from your last statement through Friday, March 2. This statement will be mailed, even if you're enrolled in eStatements.
- Your first Sandy Spring Bank statement will reflect transaction activity from March 3 to the end of your regular statement cycle.
- Checking and money market statements will be mailed at about the same time of the month as before. Savings statements will be mailed quarterly unless you have a combined statement with your checking account.
- If you currently receive eStatements or a combined statement, you will continue to do so.



We've grown quite a bit over the past 150 years, but we've never outgrown the idea that community – and helping our neighbors live better lives – truly matters.

FDIC Insurance

- Your deposits will continue to be insured under FDIC guidelines. If you currently have deposits at both WashingtonFirst Bank and Sandy Spring Bank, your funds at each will continue to be separately insured until July 1, 2018.
- WashingtonFirst Bank Certificates of Deposit (CDs) will be separately insured until the first maturity date after July 1, 2018. Any WashingtonFirst Bank CDs that mature before July 1, 2018 and are renewed for the same term and in the same dollar amount (either with or without accrued interest), will continue to be separately insured until the first maturity date after July 1, 2018.
- For more information about FDIC insurance coverage, visit the FDIC website at fdic.gov or call 1.877.ASK.FDIC (1.877.275.3342).

Managing your account

Please refer to the enclosed Sandy Spring Bank *Deposit Account and Electronic Banking Agreement* for information about:

- Cut off times for making a deposit
- Posting order of transactions
- Funds availability



Navigate today's financial opportunities and plan for tomorrow's important goals with the Sandy Spring Private Client Group – here for you, your family and your business.

Summary of important dates and actions.

Beginning the week of February 12

- WashingtonFirst ATMs may be temporarily unavailable as we begin to improve them to be image deposit enabled; no more envelopes or deposit tickets will be needed. You can use any Sandy Spring Bank ATM or Allpoint ATM without a fee. For locations, go to sandyspringbank.com/locations.

Week of February 19

- New Sandy Spring Bank Debit Mastercard® and ATM cards will be sent to all current WashingtonFirst cardholders. Your PIN will remain the same and a PIN reminder will be sent separately for security purposes, along with instructions should you wish to update it.
- If you haven't already done so, you may want to save/print any account history and statements by the end of February to keep for your records.
- For business online banking clients, you can preview your new business online banking service at Sandy Spring Bank from February 19 to March 2 at sandyspringbank.com/welcome, using the login credentials and instructions you'll receive in a separate communication.

Thursday, March 1

- Begin using your new Sandy Spring Bank Debit Mastercard or ATM card. Follow the instructions sent with your card to activate it. Your WashingtonFirst Bank debit card or ATM card will no longer be active after March 11.
- If you have provided your current debit card number to a third party to authorize deductions from your account, please notify the third party of your new Sandy Spring Bank Debit Mastercard number and expiration date. Also, remember to update your debit card number in a mobile wallet (such as Apple Pay and Android Pay).

Friday, March 2

- WashingtonFirst Bank Bill Pay will not be available as of 8:00 a.m.
- WashingtonFirst branches will close at 3:00 p.m.
- WashingtonFirst Online Banking, Mobile Banking and Telephone Banking for personal and business users will be unavailable beginning at 3:00 p.m. This includes Person-to-Person (P2P) transfers for personal users.

Summary of important dates and actions (continued).

Saturday, March 3 & Sunday, March 4

- WashingtonFirst branches will remain closed throughout the weekend.
- Online Banking, Mobile Banking and Telephone Banking systems will continue to be unavailable.
- ATMs will be available and you can use your debit card for purchases over the weekend.

Monday, March 5

- Branches will re-open on Monday morning as Sandy Spring Bank community offices ready to serve you.
- Business clients can sign on to ebiz Online Banking services using the login credentials and instructions you will receive via a separate communication. Personal clients that currently bank online at WashingtonFirst Bank should look at the enclosed letter for sign on instructions for Online Banking services.
- Once you sign on to Online Banking, you can also download the new business or personal banking mobile app and begin using our Mobile Banking services.
- Person-to-Person (P2P) transfers will also be available for personal Online Banking and Mobile Banking clients.
- Continue to use your current supply of WashingtonFirst Bank checks.
- On or after March 5, 2018, we recommend you provide the Sandy Spring Bank routing and transit number (055001096) to any company or person that electronically credits or debits your account(s).

Questions?


Contact your
current local
WashingtonFirst
branch.


Visit
sandyspringbank.com/welcome

Business banking solutions to help you succeed.

At Sandy Spring Bank, you'll continue to work with many of the same experienced relationship managers who know you and your company so well. We're committed to ensuring a smooth and positive experience for you – throughout this transition and beyond.





Taking care of
what matters most.
You and your business.

We're here to provide the right combination of banking solutions to help you and your company continue to succeed.

Think of your relationship manager as your gateway to all that Sandy Spring Bank can offer. They can connect you with other specialists within the bank, each ready to help you.

Accounts and services for your business.

Business Checking

We provide several business checking accounts to help you manage cash flow and grow your business. Each offers access to treasury management services. Plus, use your Business Debit Mastercard® to get cash on the go at any ATM and to make purchases anywhere Mastercard is accepted – online, by phone and in store. It's a great way to track purchases and monitor your business spending.

- **Flex Business Checking.** Built-in flexibility with tiered transaction limits – so if your activity fluctuates each month or business season, this might be the account for you.
- **Business Interest Checking.** If you keep a high checking balance, put it to work with our Business Interest Checking account. Ideal for any business with low to moderate transaction activity that would like to earn interest.
- **Commercial Checking.** Specially tailored for a business with medium to high balances and transactions. Monthly charges can be offset by an earnings credit.

Savings, Money Markets and Certificates of Deposit (CDs)

Put your company's extra cash to work in an interest-bearing savings account or time deposit.

- **Regular Savings.** An easy, convenient way to earn interest on your extra funds.
- **Money Markets.** Choose from three types – Money Market, Market Index, and Premier Money Market – depending upon your savings goals. Use ebiz Online and Mobile Banking to manage your account.
- **Business Certificates of Deposit.** Choose from a variety of CDs to meet your savings needs and lock in a competitive fixed interest rate.

Business Loans and Lines of Credit

Our experienced and specialized relationship managers can tailor a loan to fit your unique business needs, to help get your company where you want it to be. Best of all, our credit decisions are made locally, by people who know you and understand your business.

We offer timely decisions, competitive rates and flexible terms.

Our offerings include:

- Term and Installment Loans
- SBA Loans
- Lines of Credit
- Credit Cards*
- Real Estate Term Loans
- Construction Loans
- Commercial Real Estate Loans
- Government Contracting Lending

Questions?



Contact your
current local
WashingtonFirst
branch.



Visit
sandyspringbank.com/welcome

For existing Treasury Management clients:



No changes for:

- Zero Balance accounts
- Remote Deposit
- Merchant Services



Watch your mail:

- Online Banking and ACH clients will receive a separate communication.

Treasury Management Services (Cash Management).

Simple. Effective. Solutions.

By developing strong relationships and a deep understanding of your business and your industry, our team can offer a proactive approach to treasury solutions, helping streamline cash flow and lower the risk of fraud. Our dedicated Treasury Management team will work with you to evaluate how you make and receive payments, your account structure, and your financial information needs before customizing a program that's best for you and your business.

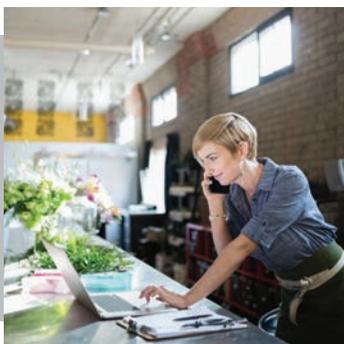


Get customized solutions to help protect your company. From surety bonding, commercial programs and employee-benefit programs, Sandy Spring Insurance's experienced team can help find the right combination of insurance for your business.

Treasury Management Services (continued).

Services include:

- **ebiz® Online Banking.** A convenient and timely way to monitor account information and transfer funds more efficiently.
- **ACH Electronic Funds Transfers.** A fast and convenient way to pay employees and collect customer payments.
- **Zero Balance Account.** Automatic funding or disbursement accounts or automatic transfers of deposits to an operating or investment account.
- **Lockbox.** A secure and efficient way to accelerate processing of receivables and increase working capital.
- **Escrow Management.** An efficient way to manage escrow accounts.
- **Remote Deposit.** A flexible, convenient and secure way to make check deposits from your location.
- **Merchant Account Services.** A payment solution that accepts all types of card payments.
- **Repurchase Agreement.** Maximize your interest income with an automatic sweep from your business checking account to a collateralized high yielding account.



Relieve your payroll headaches. Talk to us about flexible payroll solutions that can help cut down on paperwork and reduce your payroll expenses.

Personal banking solutions to help you get from here to there.

Our mission is simple. To take outstanding care of our clients and to create strong, long-term relationships. Here's where you'll find solutions that can make your financial life easier and more secure, and help you reach your goals and realize your dreams – from buying a home, to starting a business, to planning your retirement.





Expect our best – **every day.**

We're passionate about client service, and our goal is to ensure you have an exceptional experience each time you work with us. Our knowledgeable, friendly and experienced team is waiting to assist you.

While you'll work with many of the same people in your community office that you do today, you'll also have a local, dedicated client service team, available to answer your questions and provide assistance when you need it.

Just give us a call

Beginning March 5

Client Service Center

Phone: 800.399.5919

Monday – Friday, 8:00 a.m. – 7:00 p.m.

Saturday, 8:00 a.m. – 1:00 p.m.

Accounts and services for your personal banking needs.

Personal checking

Sandy Spring Bank offers a range of checking accounts to meet your unique needs. From free checking to checking that rewards you for your banking relationship, we have an account for you.

Benefits include:

- Unlimited check writing
- Debit Mastercard
- Online Banking with Bill Pay
- Mobile Banking with Mobile Deposit
- Person-to-Person Payments (P2P)
- eStatements

Premier Banking checking

- The account that rewards you for your overall banking relationship. Most traditional banking services are either free or at a discount. Plus you earn interest.

Senior Interest Banking checking

- Good things come with age. For those who are at least 55 years of age – there's a checking account designed just for you. There's no minimum balance or direct deposit requirement, and no monthly fee. Plus you'll earn interest and get other great perks.

Personal Banking (continued).

My Free Banking checking

- Free checking has been redefined with My Free Banking. Enjoy savings with no monthly fee and a range of free services designed to make banking easier than ever.

Student Banking checking

- The savings and flexibility today's college students need – with no minimum balance and no monthly maintenance fees, plus convenient electronic banking services for banking on the go.

Savings, Money Markets and Certificates of Deposit (CDs)

Make the most of your extra cash.

- **Regular Savings.** An easy, convenient way to earn interest on your extra funds.
- **Money Markets.** Choose from three types – Money Market, Market Index, and Premier Money Market depending upon your savings needs. All come with Online Banking, ATM access, checkwriting, and auto transfer to help you set up automatic savings.
- **Certificates of Deposit.** Choose from a variety of CDs to meet your savings needs and lock in a competitive fixed interest rate.



You can easily transfer funds electronically between all your Sandy Spring Bank deposit accounts, even with other financial institutions. Ask us how!

Additional opportunities

- **Health Savings Accounts.** An easy, flexible way to help save money for medical expenses and reduce your taxable income. These accounts require you to have a qualified High Deductible Health Plan.
- **Individual Retirement Accounts (IRA).** Choose between savings, money market and CDs for your retirement needs. All are FDIC insured. We have a wide range of IRAs to choose from, including Traditional and Roth.
- **Banking for Kids.** Our Young Savers account helps educate children about the importance of saving money – for children under 18.

Personal Loans and Lines of Credit

Our experienced and specialized bankers can help you get the financing you need, for whatever you want. We offer fixed-term personal loans with discounts when payments are automatically deducted from your Sandy Spring Bank checking or savings account.

In addition, talk to us about competitive rate home equity loans and lines of credit, other personal loans and lines of credit, credit cards* and an array of mortgage options. We'll help you find the right financing for your needs and budget.

Whether you're buying your first home, upgrading to a new home, or looking to refinance, Sandy Spring Bank has many affordable mortgage solutions to help you accomplish your goals. Plus, we'll guide you every step of the way and make the process easy and stress free.



If you currently have a WashingtonFirst debit or ATM card:



You'll automatically receive a
Sandy Spring Bank debit or ATM card in the
mail during the week of February 19.

Sandy Spring Bank Debit Mastercard

Make purchases and get cash the easy and convenient way.

- Sign for purchases or use your Personal Identification Number (PIN) at participating retailers.
- Shop with confidence with our debit card protection that includes Mastercard's Zero Liability** program. You won't be held liable for unauthorized purchases made with your card.
- Stay protected with card chip technology, real-time alerts, fraud monitoring and SecurLOCK Equip card controls through a mobile app.
- With Online and Mobile Banking, you can easily track all of your transactions and view your balances – allowing you to quickly and conveniently manage your account from anywhere.
- Use it at millions of locations where Mastercard is accepted, including grocery stores, restaurants, gas stations – and even for internet and phone purchases.
- Pay recurring bills with your debit card on scheduled dates you choose. You'll save time and money, and it's free and easy. Just contact the company you want to pay – such as your internet provider, health club or utility firm – to set it up.
- Get cash at all Sandy Spring Bank ATM locations and at more than 55,000 ATMs in the Allpoint network.

Services to make your financial life easier and more convenient.

In today's 24/7 world, you need to have access to your account in ways that are fast, easy to use, and secure.

Sandy Spring Bank gives you all that – and more.





Bank when and **how you choose.**

You're covered wherever you're headed. Visit one of our 55 community offices. Or use our ATM network, or any one of the 55,000 Allpoint ATMs, without a fee. You can also bank with our Online, Mobile, and Telephone Banking services.

You're always in control of your time and your money.

Online Banking services

For business clients: ebiz Online Banking

ebiz is a powerful cash management tool that gives you control over your business finances. In addition to all the basics, you can check intra-day activity, pay bills, make bank transfers, initiate wire transfers, place stop payments, authorize direct deposit of your payroll, and more. To demo ebiz Online Banking go to sandyspringbank.com/welcome and click on the demo ebiz link.

For personal clients

Online Banking (BankXpress) is fast, easy to use and secure – plus much more. You can pay your bills, check your balance, transfer funds, and review your transactions from anywhere, anytime.

Business and Personal Mobile Banking

Our Mobile Banking apps support a wide range of devices including iPhones, Android phones, and iPads. You can go to the App Store or Google Play to download the free business or personal Sandy Spring Bank Mobile Banking App. Business clients should be sure to download the ebiz Online Banking app.

You can safely and conveniently take your Sandy Spring Bank business or personal account wherever you go. Make a deposit, pay a bill, or check your balance, right from your phone. If your device does not support apps, use Mobile Banking through your web browser.

Mobile Deposit

A convenient, quick and safe way to deposit checks, using your mobile device.

Bill Pay – Online and Mobile

Pay virtually anyone with this free service.

New at Sandy Spring Bank ATMs:



Get cash in the denomination of your choice – \$20, \$10 or \$1.

Mastercard Debit Card

An easy and convenient way to make purchases and get cash.

Community Offices

Beginning March 5, you'll be able to bank at 55 Sandy Spring Bank community office locations in the Greater Washington Region.

ATMs

In addition to an expanded network of Sandy Spring Bank ATMs, you can use any one of the 55,000 Allpoint ATMs worldwide. With no fees, no hassles and no going out of your way. Find a convenient ATM at sandyspringbank.com/locations.

Automated Telephone Banking

- For 24-hour automated Telephone Banking, call 800.399.5919, press option #1.
- Beginning Monday, March 5, to access the service for the first time, please enter your account number and use the last four digits of the primary account owner's Social Security Number (SSN) or the business Tax Identification Number (TIN).
- Follow the voice prompts to set up a Personal Identification Number (PIN).

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

We're here to help.

From now through March 2

Contact your current WashingtonFirst Bank
branch for assistance.

Beginning March 5

Please call our Client Service Center at 800.399.5919

Monday – Friday, 8:00 a.m. – 7:00 p.m.

Saturday, 8:00 a.m. – 1:00 p.m.

Or, contact your local
Sandy Spring Bank community office,
or visit us at sandyspringbank.com

*Credit cards are issued by First Bankcard®, a division of First National Bank of Omaha.

**If the card is lost or stolen, the Mastercard Zero Liability program protects against unauthorized purchases. Certain restrictions apply. Please see mastercard.us/zero-liability.html for terms and conditions.

