

March 26, 2020

Dear Shareholder of Dart Financial Corporation:

We are enclosing a special dividend of \$.10 for each share that you own. A check, advice of credit, or a Dividend Reinvestment statement is included. While the timing of this special dividend may not seem optimal as we are in the middle of a coronavirus pandemic, this decision was based on the strength of the bank at the end of 2019. While there are many unknowns of how this pandemic will affect everyone, we are confident in the financial strength of Dart Bank to be able to manage through these difficult times.

In light of recent developments regarding COVID-19, we are postponing our annual shareholders meeting scheduled for April 28, 2020. A future date will be established when it is safe for shareholders to attend. Once we have rescheduled, we will send correspondence with the information you will need, in advance of the meeting, including all proxy materials.

As I write this letter, the bank has enacted its pandemic policy. While these are very different times and there are many unknowns ahead, shareholders should feel some comfort in the bank's ability to respond to this crisis. The board of directors, management and all employees have worked together to make sure that the bank is running in a safe and secure manner. Additionally, we are able to provide all bank services under almost any circumstance. Our customers and employees are being taken care of. Roughly, half of the bank's employees are currently working remotely. We have separated all areas of the bank to make sure that we do not lose any critical function in the event of an outbreak at one location. We are following all cleaning protocols, social distancing and handwashing. The bank's commitment to investing in technology has allowed us to make these adjustments in a very short time period and in most cases without interruptions to our business. This can be seen in the mortgage division where we are handling the largest volume of mortgages in our history, in a paperless environment with a remote work force. In commercial lending, e-sign capabilities allow us to work with remote clients quickly without any risk currently associated with human interaction. In deposit operations, money is able to move, and new services are able to be added to help our business clients operate. As an essential critical service provider, all of our offices remain open to serve our customers. We have always said we would be there for our customers when they need us. That time is now, and we are here to serve them. I cannot predict what the future will hold, but am confident in the team that we have built, being able to handle any situation.

We thank you for all of your support, and we will continue to provide updates on what is happening at your bank.

Sincerely,



William Hufnagel
President/CEO



John Grettenberger
Chairman of the Board