

DARTFINANCIALCORPORATION

January 28, 2021

Dear Shareholder of Dart Financial Corporation,

Enclosed is a dividend of \$.23 for each share that you own. A check, advice of credit, or a dividend reinvestment statement is included with this letter. In our ongoing effort to keep shareholders up-to-date with events occurring within Dart Bank, also enclosed you will find the most recent edition of our quarterly newsletter. Our accounting staff is in process of finalizing the fiscal year numbers, which are being audited by our independent CPA firm. We will update you with the results when they become available.

Currently, we have active buyers for Dart shares. If there is an interest in selling shares, reach out to Michelle Carpenter, our Dart Bank representative, with the number of shares you would like to sell and the price per share. If buying Dart Bank shares, our bank representative will share the available shares and price requested. The lowest priced shares available are always purchased first. Please note our representative can share the most recent trade information, but cannot recommend a selling price. If you are interested in buying or selling any of your shares, along with further questions about this process, please contact Michelle Carpenter at (517) 699-3379 or mcarpenter@dartbank.com.

Lastly, please mark your calendars for **Tuesday, April 27, 2021, 6:30 p.m.**, as this is the tentative date for our Annual Shareholder Meeting. We are planning to hold the meeting at our Mason headquarters, located at 368 S. Park Street, Mason, Michigan, and will also have a virtual option available for those that are unable to attend in person. Our officers and directors are looking forward to meeting you, sharing details of the year just completed, and answering any questions you may have.

Sincerely,



William Hufnagel
President/CEO



John Grettenberger
Chairman of the Board

