

To Our Valued Clients,

I believe it is important for our clients and communities to know we do not silently stand by when injustice is done. We are outraged by the death of George Floyd and too many others in our country. Our heartbreak and anger are not enough.

At Sound Community Bank, we promise we are committed to creating a world where everyone can live a life free of injustice and inequality.

We cannot ignore racism because it makes us uncomfortable. And, we cannot think of equality as a math problem satisfied by certain ratios of diversity. Equality demands treating each and every person with equal measures of respect and living our lives, both personally and corporately - from a values based commitment to creating a world where everyone is respected, accepted, and safe. We are renewing our efforts as individuals, bankers, and employers to help create this vision and this reality.

While I am proud of what we do and how we behave, I know we can be and do better. We are committing to additional training and discussion with our employees and community members about these critical issues.

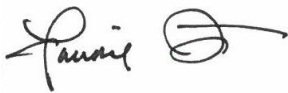
While hope is not a strategy, I have hope for our country and our ability to effect real change. Our Sound Community Bank strategies are to encourage tough conversations; recognize and document our shortcomings so we can make changes and seize our opportunities. I will never, ever stop hoping and dreaming for a better world.

In closing, I share this verse from Langston Hughes poem, Let America be America Again:

*"Let America be the dream the dreamers dreamed –
Let it be that great strong land of love
Where never kings connive nor tyrants scheme
That any man be crushed by one above"*

The time for change is now. We can do this together.

Respectfully,



Laurie Stewart
President & CEO
Sound Community Bank

