



“blueharbor bank Ranked #1 in North Carolina”

Dear Shareholders, Customers and Friends of blueharbor bank:

We have recently been ranked as the #1 top performing bank in N.C. for the 1st and 2nd quarters of 2020. Ranked #1 by two different firms that specialize in financial management and consulting to the banking industry across the country. The information was compiled from publicly available data in the FFIEC Call Reports filed quarterly with Composite overall rankings based on factors such as Asset Quality, Net Interest Margins, Efficiency, Returns on Equity and Assets.

While we are proud of this ranking during a recession and pandemic it also speaks very highly of our employees that deliver outstanding quality customer service every day. I am very appreciative and proud of our employees as I am of our customers and shareholders.

How can You make it even better?

Tell your friends, family, and acquaintances about blueharbor. If you have business at other banks that is not being handled as you would like – give us a call or come see us. Yes, our branches are open and our mobile, desktop, and remote banking options are robust.

If you have questions or would like to know more about these rankings of all banks in N.C., please do not hesitate to reach out to me.

Thank you for all you do and mean to us, we are very humbled and grateful.

Sincerely,

A handwritten signature in blue ink that reads "Jim Marshall". The signature is fluid and cursive, with a large, stylized "J" and "M".

Jim Marshall

President & CEO

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