



**BANK DEPOSITORS-HAVE YOU VOTED
YOUR PROXY CARD YET?**

**We would like to remind depositors who received a Proxy Card to vote on our
Dividend Waiver Proposal.**

**Your Board of Directors recommends that you join them in voting “FOR”
the Dividend Waiver Proposal.**

YOUR PROMPT VOTE IS IMPORTANT!

**Internet and Telephone voting are quick and simple ways to vote, available
through 11:59 p.m., Eastern Time, on February 6, 2018.**

- **VOTE BY INTERNET**



www.myproxyvotecounts.com

- **VOTE BY TELEPHONE (toll-free)**



1 (866) 437-4667

- **VOTE BY MAIL**



Mail your proxy card in the postage paid return envelope.

**If you have questions about voting,
please call our Proxy Information Hotline, toll-free, at 1 (877) 643-8196,
from 10:00 a.m. to 4:00 p.m., Eastern Time, Monday through Friday,
except bank holidays.**