Date

Dear Firstname Lastname

Address

City, ST ZIP

Dear FirstName:

**Bank Name Insert is pleased to introduce a new Self-Directed Individual Retirement (IRA) program.**

This program was developed in response to requests from current and prospective shareholders of Bank Holding Company Name Insert, the holding company of Bank Name Insert. The Self-Directed IRA will allow owners to both hold current or future shares of Bank Holding Company Name Insert stock in an IRA and provide the opportunity to invest in a stock with potential for long-term growth.

Our IRA team has worked diligently over the last few months to develop this special program and on behalf of the Board of Directors of Bank Holding Company Name Insert and management of Bank Name Insert, I would like to personally invite you to learn more on how a self-directed IRA and Bank Holding Company Name Insert stock might be of value to you. While we recognize that a Self-Directed IRA is not suited for every investor, we would like to acquaint you with the many features of this investment tool.

In the next few days, you will be receiving a special invitation by phone to meet at your local Bank Name Insert office at a time convenient to your schedule (early evening hours available), so that we may explain the program in detail – these are private, not group sessions. We will also provide you with a copy Union Financial Corporation’s annual report to shareholders and our most recent financial statement for your review and possible investment.

Our team looks forward to the opportunity to meet and present the new program. We believe the Self-Directed IRA can play an important part in your overall investment portfolio.

Sincerely,

Name

Title Designation

*This letter is neither an offer to sell nor a solicitation of an offer to buy any securities. Funds held in corporate stock are not insured by the FDIC or any other government agency. Investments involve varying degrees of risk, including loss of principal. There is also risk in using a Self-Directed IRA to purchase stock of* Bank Holding Company Name Insert *Please carefully read the IRA agreement provided by Bank Name Insert and consult with your own advisors.*