



March 28, 2024

Dear Shareholders:

I would like to extend an invitation to each one of you to attend W.T.B. Financial Corporation's Annual Shareholders' Meeting to be held in-person at the Bank on Monday, April 22nd at 1:30 pm. Investor information, including the Company's latest Audited Financial Statements, is always available on our Investor Relations webpage (www.watrust.com/about/investor-relations), including news releases, earnings reports, financial statements and other matters of interest to our shareholders.

2023 was a challenging year for the industry and the Bank. You can always expect some unanticipated shocks and disruption in the external environment from time to time, and early in 2023 was one of those moments. The operating environment has stabilized considerably since then and we remain busy serving our customers, improving our performance and executing on our strategic goals. In tumultuous times, strength and adaptability matters and our team did a great job both taking care of clients and steering through a difficult environment.

We always look forward to the Annual Shareholders' Meeting as an opportunity to visit with each of you, go over the prior year's performance and cover other corporate matters. It cannot be said enough how grateful we are for your trust and continuing investment with us at W.T.B. Financial Corporation.

Best regards,

A handwritten signature in black ink that reads 'Peter F. Stanton'.

Peter F. Stanton
Chairman & President
W.T.B. Financial Corporation

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