

What action do I need to take at this time?

No action is necessary. This is only a change in timing of when we hold the Annual Meeting that is different from what you may have experienced in the past.

Why is the Annual Meeting being moved to October?

Due to current events, the Board of Directors of Community Heritage Financial, Inc. (CHF) felt it prudent to delay the Annual Meeting in order to ensure the safety of our shareholders and employees who would attend the meeting in person.

Will I still receive a proxy card so I can vote my shares?

Yes. You will receive proxy materials and any other information in a timely manner to allow you to vote your shares in advance of the Annual Meeting.

What if social distancing guidelines are still in place on October 16th?

Executive management and the Board of Directors are actively monitoring the situation and will follow state and local guidelines on social distancing. Alternatives to in-person meetings will be considered should the need arise.

What if I have questions about the 2019 Annual Report and I would like to learn more before the October meeting?

We are happy to answer any questions you may have. Please contact Michelle Kelbaugh or Dawn Woods at 1.844.533.9211. Either would be happy to help, and they will ensure you get a timely answer to your question.