



May 7, 2020

To Our Valued Community Heritage Financial, Inc. (CHF) Shareholders,

The health and safety of you, our shareholders, as well as that of our employees and customers, is paramount. Due to current events, the CHF Board of Directors has elected to change the date of our 2020 Annual Shareholder Meeting. The event, originally scheduled for Friday, June 19, 2020, is now scheduled to be held Friday, October 16, 2020. You will receive additional information, as well as proxy materials, in a timely manner prior to the October meeting.

Our theme for the 2019 Annual Report is “Rooted in Our Communities.” Now more than ever, this statement could not be more meaningful. As we work through these turbulent times together, our focus has, and continues to be, supporting the needs of our customers and employees, all while working diligently to uphold our commitment to delivering shareholder value.

We apologize for any inconvenience this may cause you, and we hope the 2019 Annual Report provides you with an informative overview of the financial performance and success we achieved in the previous year.

Please feel free to reach out to Dawn Woods or Michelle Kelbaugh at 1.844.533.9211 with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert E. Goetz, Jr.", written in a cursive style.

Robert E. Goetz, Jr.  
President & CEO

A handwritten signature in black ink, appearing to read "James G. Pierre", written in a cursive style.

James G. Pierre  
Chairman of the Board