



August 25, 2020

Dear Shareholder,

From the beginning of the COVID-19 pandemic, the health and safety of our shareholders, customers and employees has been a priority.

As we previously announced, the Community Heritage Financial, Inc. 2020 Annual Shareholder Meeting is scheduled to be held on Friday, October 16, 2020 at 9:00 AM at Beaver Creek Country Club in Hagerstown, Maryland.

Please know that your safety, as well as that of our employees, continues to be of top concern for us. We want to let you know that the following protective measures will be in place at the Annual Meeting:

1. **Social distancing** – there will be social distancing markers on the floor at the registration desk to ensure that attendees are maintaining the recommended six feet distance from others. In addition, adjoining meeting rooms will be used to accommodate all meeting attendees.
2. **Protective equipment** – Attendees are asked to wear masks when directly engaging with others. Complimentary masks will be provided if needed.
3. **Sanitary measures** – Hand sanitizer will be available. Surfaces of the registration desk will be cleaned frequently.

Your proxy card, notice of Annual Meeting and proxy statement with attachments are enclosed. We urge you to submit your proxy card as soon as possible so that your shares can be voted at the meeting in accordance with your instructions.

Please be advised we are continually monitoring CDC and local recommendations for social distancing and public gatherings. Should CDC or local guidance change, and we are unable to hold the Annual Meeting in person, shareholders will be notified as soon as possible regarding alternate arrangements.

Thank you for your continued support of our Company.

Sincerely,

A handwritten signature in cursive script, appearing to read "Robert E. Goetz, Jr.", written in dark ink.

Robert E. Goetz, Jr.
President & CEO

A handwritten signature in cursive script, appearing to read "James G. Pierne", written in dark ink.

James G. Pierne
Chairman of the Board