

July 16, 2021

Subject: Janice Ortbring

To Whom It May Concern:

I worked closely with Janice for over a year and a half building our bank in our local market. She was instrumental in building a brand identity both inside and outside the bank. I would highly recommend her to any organization.

Externally, she led our marketing campaigns to grow deposits and increase our visibility in the local market. She created our social media campaign over strenuous objections from our outdated compliance department that has been slow to adapt to changing media. She began our think local campaign, which we pivoted during COVID to pick up significant PPP loans from local businesses not being serviced by national banks. This really brought home to over 400 local businesses the importance of doing business with a local bank. She continued the campaign by reshaping our corporate client gift program to purchase items from local businesses. She started "Banksgiving" where we shipped locally sourced pies to our clients in November when nobody else was paying attention to them instead of December when it is hard to stand out from the crowd. During COVID these fresh baked items were especially well received.

Internal work included organizing the first all employee meeting of the community bank in years. She set these up quarterly to disseminate information on the bank and our marketing objectives and strategy to achieve them. We also highlighted our successes during these meetings as she is a big believer that success creates success. She worked with division Presidents to get more cross bank referrals and cooperation. She also used her extensive industry contracts to assist the bank in expanding its product offerings through FinTech's and other industry resources she brought with her. When staff was sent home abruptly to work from home, she worked with HR to source an employee comfort kit. The kit sourced comfort items for employees that were purchased from bank clients. This let both employees and clients know that the bank cared about them and was there for them in the most trying of times.

As part of our most recent capital raise, we agreed to become an "ESG" organization. Janice helped us with messaging on this campaign both inside and outside of the bank. She was one of the few employees requested to serve on the Community Action Committee, the organization charged with ensuring the bank follows its ESG principals. As a committee member, she was instrumental in getting Congressional Bank to celebrate Juneteenth as a holiday even before Federal legislation was passed.

Janice Ortbring is exceptionally creative and brings energy and experience to any endeavor she is assigned. I recommend her highly and can be reached at cunderhill@ongressionalbank.com or (703) 283-2750 if you wish to reach me to discuss this further.

Very truly yours,

Craig S. Underhill
President Community Banking