



MALVERN BANK

National Association *since 1887*

March 13, 2023

Dear Valued Client,

We wanted to touch base with you given the recent events that have occurred last week and over the weekend in the financial industry coupled with recent announcements from the Federal Reserve. Malvern is a Community Bank, and we have a diversified mix of products and services. Our business focus has not included the issues that affected the few banking institutions over the weekend.

Malvern does offer a number of depository services that have extended FDIC coverage should you be interested, and we are here for you to discuss all the services that we have and can provide for you.

Malvern is profitable and, well-capitalized and we are prepared and ready to support your banking needs.

Our team of executives, client representatives and I are available at any time to assist you, if you have questions or need any service assistance with your banking relationship.

Please do not hesitate to contact us should you need assistance. We are prepared and pleased to assist you.

Sincerely yours,

Anthony C. Weagley

Chief Executive Officer & President

42 E Lancaster Ave. Paoli PA 19301

610-695-3648 | F: 610-647-1511 | Cell 610-223-6164



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