



SUMMITBANK

NOTICE OF ANNUAL MEETING OF SHAREHOLDERS TO BE HELD THURSDAY, APRIL 23, 2020 CONFERENCE CALL MEETING AT 5:30 P.M.

The annual meeting of shareholders of Summit Bank will be held on Thursday, April 23, 2020. This meeting will be held via conference call in response to the statewide cancellation of all events and gatherings larger than 25 people for at least four weeks and the governor's recommendation to avoid all gatherings of more than 10 people. The call will begin promptly at 5:30 pm:

At the meeting we will:

1. Elect four (4) directors to serve a three-year term to expire at the annual meeting in 2023.
2. Act on any Other Business that may properly be brought before the meeting.

Management does not intend to present any business at the annual meeting except as described above, and is not aware of any other matters to be brought before the annual meeting. If you were a shareholder of record at the close of business on March 2, 2020, you will find a proxy form enclosed and may vote, in person or by proxy, at the annual meeting.

Proxies for the annual meeting are being solicited on behalf of the Board of Directors. Each properly completed proxy returned in time for voting at the annual meeting will be voted in accordance with the instructions provided. If no instructions are provided, the proxy will be voted in favor of the election of directors. If any other matters are properly brought before the meeting, they will be voted in accordance with the recommendation of management of the Bank.

We cordially invite all shareholders to personally attend the annual meeting. Your vote is important regardless of the number of shares you own. **Whether or not you are able to attend, please be sure to sign, date, and promptly return your proxy in the enclosed envelope.** It is necessary to have sufficient votes to complete all of the business to be transacted.

Further information regarding voting rights and the business to be transacted at the annual meeting is given in the enclosed proxy statement.

You may review the Bank's 2019 Annual Report on our website at: <https://ir.sbko.bank/Docs>

BY ORDER OF THE BOARD OF DIRECTORS

Vickie L. Cussins
Corporate Secretary