



Delivering value. For life.

March 25, 2020

Dear Shareholder,

I'm writing to inform you that to protect the health of our shareholders and team members and to comply with the executive orders now in place, the Board of Directors has postponed the Oxford Bank Corporation Annual Meeting until September 23, 2020.

We will send the proxy statement and voting information in August.

Enclosed is our annual report for 2019 for your review. We are very proud of the accomplishments achieved last year, and I'm confident we will work even harder to return to this level of success and beyond once our country returns to a normal life.

As a reminder, our business is considered an essential service; our lobbies remain open by appointment only to serve our customers and to assist the communities we serve. The technology put in place over the past few years allows us to deliver top-notch service to drive-in customers virtually via our Interactive Teller Machines (ITMs). Our standard, extended ITM hours are Monday - Friday from 7 a.m. to 8 p.m., and Saturday from 7 a.m. to 5 p.m. (ET). All transactions take place from a central location without risk of in-person contact between our team members and valued customers.

I hope you and your families stay safe and well. Please feel free to contact us if you require further assistance.

Regards,

David P. Lamb  
President & CEO



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