

Dear Connect Community Bank Members,

As we hope you've heard already this summer, Connect Community Bank has entered an agreement to merge with Oregon Coast Bank, bringing our Raymond and Long Beach branches into the Oregon Coast Bank family. The merger is expected to close September 30th, 2026, and we want you to hear directly from us about what this means for you.

For more than 100 years, Connect Community Bank has served Pacific County with a deep commitment to keeping home loans local and putting members first. Oregon Coast Bank was founded in 2002 on a similar philosophy — common sense, relationship-driven banking built around the communities we serve. As we looked at the future of Connect Community Bank, our priority was finding a partner who shared our values and culture, and who could also bring expanded commercial banking capabilities to our members. Oregon Coast Bank's track record of supporting coastal economies made it the clear choice.

As part of Oregon Coast Bank, you'll continue to enjoy the local, relationship-based service you know, while gaining access to a broader range of products: expanded personal banking, business banking, and loan options. Portfolio mortgage lending — a hallmark of Connect Community Bank's legacy — will continue, now backed by even greater resources.

We know change can raise questions, and we want to hear them. We'll continue to communicate updates to you over the next couple of months. Please don't hesitate to reach out as we navigate these changes together.

Thank you for the trust you've placed in Connect Community Bank. We look forward to earning that same trust as your bank moving forward under the Oregon Coast Bank name.

Lance Nunn — CEO, Oregon Coast Bank

Nichoel Casey — CEO, Connect Community Bank