



April 10, 2020

Dear TCB Corp Family,

I pray that all of you and your families are safe, well, and adapting to the new environment in which we find ourselves today. Serving one another is at the heart of who we are as an organization, and serving alongside you makes me proud to be a member of the TCB Corp family.

Some of you may not know that I have been in the banking industry for over 40 years. Until this pandemic, I thought I had seen *everything*. In banking we've seen economic expansions, sky-high interest rates, a Great Recession, deregulation—the list goes on and on. But in our lifetime we've never faced a global pandemic like COVID-19, one that has proven to affect every aspect of our lives. I've never been prouder than I am now to watch TCB Corporation **Stand as One** to meet the needs of our customers, our communities, and one another.

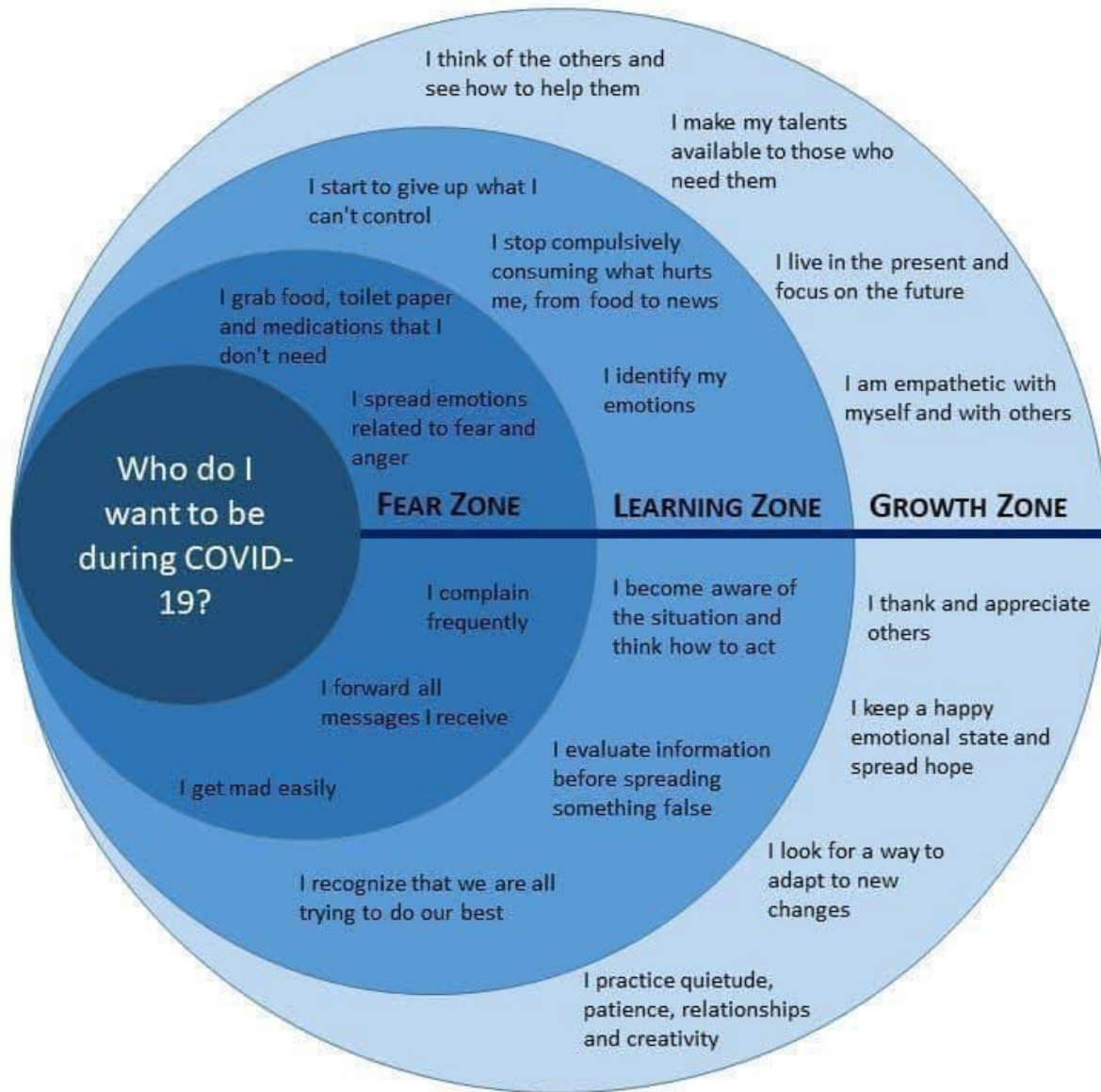
This time of crisis is certainly stressful for all of us. And yet all around me I see associates finding ways to **Discover and Do**. I don't have enough space within this email to talk about everything I've seen, but I'll name just a few:

- Tellers on the front lines adapting to the challenges of drive-thru only services
- Managers finding new ways to communicate with their teams across different locations
- Human Resources constantly learning about new legislation which may benefit associates in need
- Associates across all departments working together to process an extraordinarily high volume of loan applications under the Small Business Administration's Payroll Protection Program (PPP)
- Associates in Greenwood Capital staying in constant communication with clients who are anxious about their investments
- Operations associates navigating the complexities of new shifts and alternative work locations
- Our customer service team providing extended hours for customers in need
- Our Pandemic Team's commitment to **Share and Receive Openly** by providing regular communications to all associates on important pandemic-related news

Each and every member of the TCB Corp family is learning how to do things differently, how to adapt to a new environment, and how to take care of our customers who need us most during these uncertain times. I am so proud to see each member of the TCB Corp family **Put People First**. We've seen again this week that community banks are a critical industry, as many large banks have proven to be unprepared and unwilling to help small businesses in need of these critical PPP loans. TCB Corp recognizes that these loans will be a lifeline for many of our customers, their families, and their employees.

A handwritten signature in black ink, appearing to read "R. Thornwell Dunlap III", enclosed in a thin black rectangular border.

R. Thornwell Dunlap III
President & CEO, Countybank





March 31, 2020

Dear TCB Corp Family,

This is one of those times in our lives and careers where our values play out in a very tangible way, as we **Serve Our Clients and Our Communities** by doing our part to maintain business continuity in a critical industry.

As I enter week two of working remotely from home, my mind is flooded with many thoughts. Like many of you, my concern for catching COVID-19 has been at the forefront of my mind because not only do I want to avoid being sick for a few weeks, but I also understand that for some people, symptoms can be far more severe, even sometimes life-threatening. With this in mind, I'm taking no chances. I'm practicing social distancing, limiting my trips out of the house, washing my hands numerous times throughout the day, and disinfecting anything and everything I touch. I'm equally concerned that a family member, close friend, or a member of my work family could contract this virus. I'm confident that all of you--whether working from home, in a new temporary office, or in your usual workspace--are taking every precaution as well to ensure the safety of our TCB Corp family, our clients, and our communities. Our lives have certainly already been changed by an invisible enemy.

I believe the old adage that "every cloud has a silver lining." Although working from home has its own challenges and distractions, during this time I've been able to find many things that bring me happiness. Since our companywide standards for office décor don't apply to my workspace at home, I've been able to enjoy being surrounded by memorabilia from days gone by--things that remind me of brighter days in the past and which also hold promise that brighter days are to come. Some of you may remember my father Mr. D's office at 419 Main Street in Greenwood. I sat before my father's desk in that office many times over the years seeking his advice and counsel, and while working from home I've been able to sit at that same desk, his colorful orange rug beneath my feet.

At home I'm blessed to have many windows through which I've watched God's creations come to life as springtime unfolds all around me. On Saturday, my immediate family visited. While avoiding the traditional hugs and kisses, we spent the day outside watching my grandchildren play and enjoying each other's company. I even got to meet my newest grandson, Oliver, who is less than a week old. Sometimes, in the business of my routine in the office, I take our seasons for granted. This, however, is a spring I'll never forget.

I hope all of you know that whether you are working from home, on the teller line, in an unfamiliar office, or elsewhere, you are **Putting People First** and making us all proud to be a part of the TCB Corp family. Times like these show us how much our work matters to our customers and our communities as we do everything we can to ensure people still have access to financial services in order to care for their families and businesses. I feel fortunate to be at work this week serving others. I'll continue practicing social distancing, minimizing trips out of the house, washing my hands, and disinfecting everything. But I'll also continue to look for the silver lining during this season of life, and I hope every member of the TCB Corp family will look for it, too.

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R. Thornwell Dunlap III
President & CEO, Countybank



March 25, 2020

TCB Corp Associates,

I wanted to personally reach out and thank each of you for adapting to the working arrangements that have been borne out of our need to keep our clients and one another safe during this unprecedented time. It is important that we **Stand As One** in our commitment as an organization to be socially responsible in preventing the spread of COVID-19 while setting a proper example for other businesses to follow. This is one of those times in our lives and careers where our values play out in a very tangible way, as we **Serve Our Clients and Our Communities** by doing our part to anticipate needs, provide financial support, offer solutions, and provide reassurance.

I understand how much of an adjustment “social distancing” is for each of you, both professionally and personally. It is more important than ever that we maintain close and frequent contact with our clients, albeit through the telephone, email, and text. It is equally important that we continue to interact and connect with one another on a daily basis in order to communicate necessary business solutions across lines of business and work groups—even if it is just to ask someone how they’re doing. Because at the end of the day we are in the business of **Putting People First**.

As bankers, we are considered a critical industry. And to that end, we are expected to be here to serve, while other businesses temporarily close their doors or furlough workforces. This should serve as a reminder of how valuable you are to your communities and to our state. Your ability and willingness to adapt to a different working environment says a lot about the kind of people we have working for us. And I thank you for that.

If we continue to do all that we can to serve our clients, and lead by example in following federal, state, and CDC safety and social distancing guidelines, South Carolina could end up faring much better than other states in the fight against this pandemic, and our normal life can resume much more quickly. Your commitment to serve, your positive attitude, and your willingness to be flexible and adaptive represent our mission and core values in a very meaningful way.

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R. Thornwell Dunlap III
President & CEO, Countybank