



June 6, 2014

Dear Customer:

On July 31st, 2014, Prince George's Federal Savings Bank (PGFSB) will merge with Sonabank. The merger includes all deposits, loans, and branches. All branch personnel will remain on staff. Current Chairman Bob Clagett will join the Sonabank Board of Directors and current President Hal Rich will stay with Sonabank in a senior management capacity.

Sonabank is pleased to be merging with PGFSB and is respectful of the bank's long tradition of personalized customer service and community involvement. At Sonabank we were so impressed with the PGFSB Customer Bill of Rights that we adopted the idea! We've incorporated many of the items from the PGFSB Bill of Rights and added some of our own.

The new Sonabank Bill of Rights will be posted in all 24 Sonabank branches and is included with this letter.

Headquartered in McLean, Virginia, Sonabank was founded in 2005 by an experienced banking team. Sonabank offers a full line of products and services for personal and business banking and emphasizes personalization, flexibility and customer service. Sonabank currently has twenty locations throughout Virginia and Maryland. Our Maryland branches are located in Rockville, Germantown, Shady Grove and Bethesda.

Sonabank firmly believes in providing the same superior customer service that you have enjoyed at PGFSB. We also look forward to providing you with additional products and services, such as online cash management tools, credit card processing and SBA lending. Sonabank is the leading preferred SBA lender in the region and is well versed in all types of lending products.

We look forward to continuing your valued relationship with PGFSB at Sonabank. We're confident you will find it rewarding.

In July, Sonabank will send you important information about your accounts. Until then, if you have any questions, please contact your local PGFSB branch manager or Devon Porter, Senior Vice President at Sonabank, at dporter@sonabank.com.

Sincerely,

Georgia S. Derrico
Chairman and CEO
Sonabank

Hal C. Rich, III
President
Prince George's Federal Savings Bank