

Dear Valued W.T.B. Financial Corporation Shareholder:

AST Account Number:

W.T.B. Financial Corporation is pleased to announce that it has appointed American Stock Transfer & Trust Company, LLC (AST) as our new transfer agent and dividend disbursing agent. Effective September 25, 2015, all shareholder records will be transferred from Washington Trust Bank (“Bank”) to AST.

This move allows the Bank’s Wealth Management & Advisory Services Division to outsource its corporate trustee function and focus on its core business of private wealth management. AST has an excellent reputation and acts as transfer agent and registrar for approximately 2,800 public companies, maintaining each company’s records of share ownership and outstanding shares.

Beginning September 25, 2015, you should contact AST for any questions relating to your WTBFC stock ownership as follows:

ONLINE ACCOUNT ACCESS:

Accessing the AST Web site is designed to be simple and secure. In order to access your Company Name account online, please follow these steps:

Step 1: Go to <http://www.amstock.com>

Step 2: Click on **Corporate and Shareholder Login** located at the top right hand corner of the page.

Step 3: Click on **Shareholder Account Access**, and complete the short registration process to create your unique login ID.

**Please note the following classifications of ownership do not have online access to account information: Individual IRAs, Corporate Entities, Non-Resident U.S. Citizens, Resident Aliens, and U.S. Citizens Living Abroad.*

If you need assistance, click the **Contact Us** link. A live customer service representative may be reached via the **AST Web Chat** button.

TELEPHONE AND E-MAIL ASSISTANCE:

You may reach an AST representative by dialing (800) 937-5449 and selecting Option 1 or by dialing (718) 921-8124. You may also e-mail AST at info@amstock.com. Customer service representatives are available 8 a.m. to 8 p.m. Eastern Time, Monday through Friday.

FOR MAIL INQUIRIES:

To contact AST via postal mail:

W.T.B. Financial Corporation
c/o American Stock Transfer & Trust Company, LLC
6201 15th Avenue
Brooklyn, NY 11219

We are confident that our partnership with AST will provide you with superior customer service and support for all your shareholder transactions. Please see the reverse side of this letter for answers to questions you may have regarding your account.

Sincerely,



Peter Stanton
President and Chairman of the Board

Shareholder FAQs Regarding the Transition to American Stock Transfer (AST) from W.T.B. Financial Corporation

What action do I need to take at this time?

No action is necessary. All of your information will be transferred to AST.

Do I need to exchange my stock certificates?

No exchange is necessary.

My account is set up to have dividends deposited directly into my bank account. Do I need to provide AST with my bank information?

No, all of your current account information will be transferred to AST.

How can I set up my account so that dividends are direct deposited into my bank account?

If you wish to enroll in direct deposit, please follow the instructions on the enclosed "Go Green" slip.

I have not cashed all of my dividend checks. What should I do?

If you are holding a dividend check you should cash it as soon as possible. To verify the status of a check that you are holding or to request a replacement check you should contact Lucia Janssen at (509) 358-8125.

What will happen to certificates that I previously sent to Washington Trust Bank?

All shareholder correspondence will be forwarded to AST and processed as soon as possible.

Will AST have my historical account information?

Yes, all account information is being transferred to AST