

January 2, 2019

We are pleased to announce that the merger between Anchor Bank and 1st Security Bank of Washington was completed on November 16, 2018. Anchor Bank will continue daily banking operations as usual in all branches until the two banks can fully integrate in the summer of 2019.

You will continue to be served by the same exceptional Anchor Bank staff you've always known in the same locations. At integration, a total of 21 bank branches and nine loan production offices in Western Washington and the Tri-Cities will be available to serve your banking and home mortgage needs. This means more branch locations, more banking options, and more lending solutions for you.

Shared values and a long history of serving communities in our region is what makes the merger of 1st Security Bank and Anchor Bank such a good match. In other words: **Two great banks, one bright future.**

1st Security Bank has been operating in the Puget Sound region since 1936. We believe that, like Anchor, our strength comes from the relationships that we build with our customers, small businesses and community partners. Our customers, employees and colleagues in the banking business have honored us recently as one of Washington's Best Workplaces (Puget Sound Business Journal), one of the Best Banks to Work For (American Bankers), Winner of the Community Commitment Award in Financial Literacy (American Bankers Association Foundation) and one of the Top 200 Healthiest Banks in America (DepositAccounts.com).

In the coming months, we will be working hard to integrate the operations of our two banks as seamlessly as possible. As we move forward, we know there will be questions about how this merger will affect you. We look forward to providing you with information on our website at [www.fsbwa.com](http://www.fsbwa.com) and in updates delivered to you via direct mail and email, including important dates and features of the accounts and services that will be available to you.

Thank you for your business, we look forward to welcoming you to 1st Security Bank. We wish you a happy, healthy, and prosperous 2019!

Sincerely,

**Joe Adams**  
Chief Executive Officer  
1st Security Bank  
1st Security Bank