



Each quarter, you receive my quarterly newsletter, which focuses on Croghan's financial performance a crucial aspect for you as a Croghan shareholder.

In addition to this important information, we have decided to include another type of communication aimed at keeping you informed and educated on topics we believe will be valuable to you.

I'm hopeful that you'll find this informative and a way to connect with us, as you discover all the great things happening at Croghan Colonial Bank!



## FAQs

- How do I buy Croghan Stock?
- How do I sell my Croghan stock?
- How do I have my dividend paid via Direct Deposit?



## STOCK BUYING OR SELLING

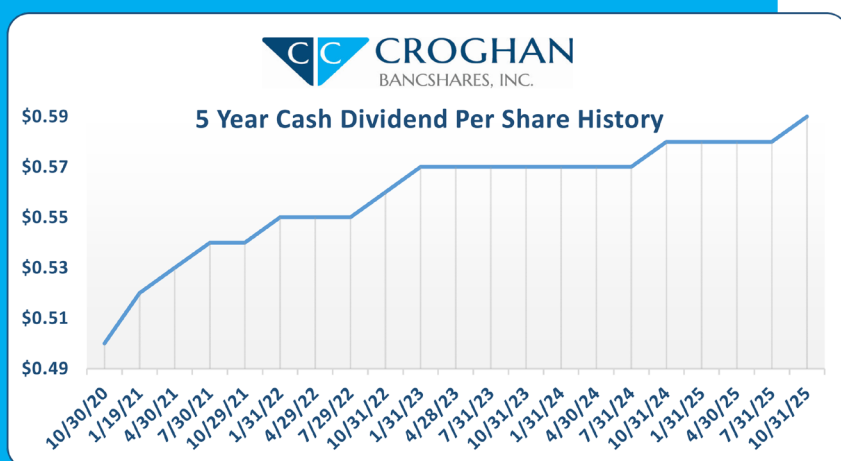
If you're thinking about buying or selling Croghan stock, we recommend contacting a broker you already work with for your investments. If you don't have a brokerage account, please reach out to our Investor Relations Officer, Amy LeJeune, for more information and to explore your options for trading Croghan stock. Additionally, the QR code in the FAQ section will direct you to our Investor Relations page on our website. There, you will find recent news, a complete list of FAQs, past annual reports, and other helpful information.

[croghan.bank/about-us/investor-relations](https://croghan.bank/about-us/investor-relations)

Croghan Stock is traded on the OTCQB platform, and our ticker symbol is CHBH. On this site, you can find a variety of information, including our current stock price, trading history, financial data, and news about Croghan.

On the OTC webpage, you can find bid and ask offers. The trading volume has remained consistent over the past few years, indicating sufficient interest from both buyers and sellers of our stock. This level of “liquidity” is important for both current shareholders and potential new investors.

## STOCK DIVIDEND INFORMATION



We want to express our gratitude to all of you, our shareholders, especially those who have supported Croghan shares over the years, even across many generations. Your ongoing trust is important to our success and is greatly appreciated. One of our top strategic priorities is delivering strong returns on your investment and to being a financial expert in the communities we serve.

We understand that the quarterly dividend is important to you, and we are happy to announce that in September, the Board declared a \$0.59 per share dividend, for a total annualized dividend of \$2.36 per share. With the recently declared dividend amount and the end-of-month August stock price of \$51.01, that equates to an annualized dividend yield of 4.63%. We take pride in the fact that we have not missed or decreased our dividend payment for over three decades. In fact, since 2000, our annual dividend per share has increased from \$0.76 to \$2.36. Our goal is to maintain this level of payout, and we’re continually working to grow it as our performance allows.

# BANKING SYSTEM UPGRADE

At Croghan, we're always looking for ways to better serve our clients. That's why we're excited to share our significant investments in our banking system technology updates. This upgrade is not done frequently, but we recognized the necessity of this change to ensure our products and services remain current and relevant in today's rapidly evolving technological landscape. Our existing system

has served us well for over 34 years; however, the new system will further enhance the banking experience we provide to our clients. This upgrade will enable us to serve clients better, whether they're banking online, through our Croghan app, or visiting us in person at any of our 18 office locations.



“ I believe these updates will enhance security, convenience, and overall service across all channels. We're committed to providing modern banking tools that make it easier for our clients to manage their finances.

- Kendall Rieman, President/CEO



Our employees are working diligently to execute this upgrade without disrupting services for our clients. This is a significant undertaking, and we're fortunate to have Carla Waggoner, Chief Operations Officer, leading the project. Carla has valuable experience with core system upgrades, having previously completed similar projects at another financial services agency before joining Croghan. A great deal of work is being carried out behind the scenes, and we anticipate that the new system will go live in early 2026. We appreciate Carla and all our employees who are taking on extra responsibilities during this time, as we continue to operate our bank on a day-to-day basis.

# MEET OUR BOARD OF DIRECTORS

Our Board of Directors is responsible for working with our President/CEO and other Senior Management employees to establish the bank's goals, establish and monitor the policies that govern and guide the banks day to day operations, and to be Croghan ambassadors in the communities we serve.



**James Bowlus**  
*Lead Director, Retired*



**John Hoty**  
*Co-Owner, Hoty Enterprises, Inc.*



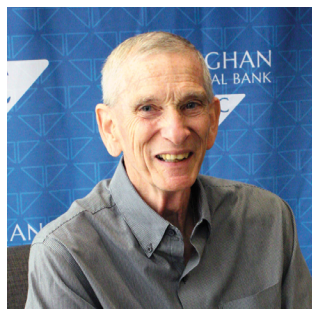
**Claire Johansen**  
*Co-Owner, Lane of Dreams Farm, LLC*



**Leah Luzier**  
*Chief Operations Officer, Magnolia Management Group*



**Thomas McLaughlin**  
*Retired*



**Allen Mehlow**  
*Retired*



**Dr. Andrew Peterson**  
*Owner/Doctor of Dental Surgery, Peterson Dental*



**Kendall Rieman**  
*President/Chief Executive Officer, Croghan Colonial Bank*



**Rick Robertson**  
*Retired*



**Sara Riesen**  
*Broker-Associate, Century 21 Bolte Real Estate*



**Sarah Zimmerman**  
*Superintendent, Sandusky County Board of Developmental Disabilities*

## HOLDING COMPANY INFORMATION

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### INVESTOR RELATIONS OFFICER

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