

June 20, 2016

Dear Cashmere Valley Bank MasterCard Customer:

Over the last several weeks many of Cashmere Valley Bank's MasterCard customers have been having difficulty completing transactions both at stores and online. The MasterCard would work at most retailers, but would be declined at others. MasterCard has determined some transactions are failing to be approved because of recent faulty programming at the retailers' card processor. MasterCard has notified the processor of the problem, however the time it will take to fix it is still unknown. Our information indicates other bank's MasterCards are being affected throughout the country as well.

If you have automatic payments set up on your MasterCard, please verify your transactions have been processed. One convenient way to do this is to go to our homepage at www.cashmerevalleybank.com. On the left side of the website click on Credit Card Login. From there, you will be redirected to <https://www.mycardstatement.com> where you can view the activity and balance on your card. If you have not done so already, the primary cardholder will need to enroll to gain access to the site.

Until this card processor resolves their issue it is prudent to have alternative payment methods ready, especially if you are traveling. We encourage you to continue using your Cashmere Valley Bank MasterCard and use an alternate method, such as your Cashmere Valley Bank Debit Card, if the transaction fails. When we confirm that the problem has been resolved we will post it on our website at www.cashmerevalleybank.com.

We sincerely regret the inconvenience this has caused. We wish we had a better answer, but since these problems reside with a third party, there is nothing that Cashmere Valley Bank can do. We will remain in contact with MasterCard regarding this issue.

You can contact your local branch or our Credit Card Department at (509) 664-5455 if you have additional questions.

Sincerely

A handwritten signature in black ink, appearing to read 'Art Hansen', written in a cursive style.

Art Hansen
Senior Vice President.