

First Citrus Bancorporation

December 20, 2022

Dear Shareholder:

We are pleased to advise that the merger between First Citrus Bank and DFCU Financial has received regulatory approval and is scheduled to close on December 31, 2022. DFCU Financial has appointed American Stock Transfer & Trust Company, LLC ("AST") as paying agent for the merger. As soon as practically possible after the effective closing date, AST will deliver to shareholders of record a letter of transmittal, along with forms and instructions on how to tender their shares to receive cash payment.

If you have question regarding your shares prior to the closing date, please feel free to reach out to the current transfer agent with any questions you may have:

Pacific Stock Transfer Company
6725 Via Austi Parkway, Ste 300
Las Vegas, NV 89119
(800) 785-7782

Thank you for investing in First Citrus Bank.

Sincerely,



John M. Barrett
President &
Chief Executive Officer

JMB/lms