



Dear Westside Customers,

If there is anything that this past year has taught us, it is that flexibility is an essential component of business. At Westside Bank, we have always tried to remain flexible while continuing to provide the highest level of service to our customers. You, as a customer are always our top priority – which is why Westside Bank is delighted to join The Piedmont Bank family. With our merger, you are going to get the best banking services and products available, while continuing to bank with the same people who know you. Our people and our philosophy will not be changing. We are just going to join forces with another leading Atlanta-based community bank to ensure that we have access to a wider variety of products and services. Working with The Piedmont Bank's CEO Monty Watson, and his team has solidified my confidence that this merger will be a good thing for our customers. As we move forward, we will be able to expand our capabilities and find better ways to support our customer-focused initiatives. Please know your Westside team will still be here and, as always, we are available if you need us.

Ford Thigpen

President

First, I would like to recognize Ford Thigpen and his team at Westside Bank for building an extremely strong community bank in the northwest corridor of Atlanta. They have a solid reputation and have demonstrated that they understand personal and business banking and lending. We have a shared philosophy of putting our customers first while offering the best in banking products and technology. The Piedmont Bank's mission is to create the best possible banking environment for all customers and we are pleased to welcome Westside's customers into our banking family. Westside Bank will retain its name, as well as all of the bankers you know and trust. As with any merger, there will be some changes as we work to put Westside on our operations platform, but it is our goal to keep you informed of all changes and work to minimize any disruption to your banking. You can anticipate system changes occurring this summer, but we will keep you informed as we move forward. I would like to encourage you to read the communications that we release to help you stay informed, but please also know we are only a visit or phone call away if you need us. On behalf of our Board of Directors and staff, welcome to The Piedmont Bank. We are pleased to have you and will continue to earn your business and trust in the months and years ahead.

Monty Watson

Chairman and CEO