



February 2021

Dear Shareholders:

Welcome to 2021! We see good things ahead for your company and want to keep you informed.

As you know, Savi Financial is the holding company for SaviBank, and the company in which you own stock. This quarterly Shareholder letter and future Shareholder letters along with quarterly Earnings reports, press releases, investor presentations, and other investor information on the company and the bank will be posted regularly on our website at <https://savibank.com/category/investor-relations/>. We encourage you to check there for updated information.

Our 4<sup>th</sup> quarter of 2020, which just ended December 31<sup>st</sup>, was a profitable quarter. Earnings were \$490,000, and loan and deposit increases over the prior year were very strong. We are beginning to see results from past investments including building and relocation of branches, strong support of PPP loans to our communities, and other steps we have taken. These steps should lead to strong loan, deposit and income growth going forward, and provide a basis for an improving stock price. Please visit our website mentioned above for further information.

A recent event mentioned in our 4<sup>th</sup> Quarter Earnings Release is the promotion of Andy Hunter to President and CEO of SaviBank. Mike Cann will remain as Chairman of the SaviBank Board of Directors, and continue on as President and Chairman of the Board of Directors for Savi Financial. These changes will focus on moving the bank forward while using the holding company to develop more revenue and income sources.

Thank you for your ownership and interest in Savi Financial and SaviBank. Please don't hesitate to contact us with any questions, concerns or comments.

Looking forward to an exciting and prosperous 2021!

Mike Cann  
Chairman/President Savi Financial  
Chairman SaviBank

Andy Hunter  
President/CEO SaviBank