

Direct Deposit Form

Direct Deposit is the electronic bank-to-bank payment system referred to as the automated clearing house (ACH). The ACH process eliminates the need for paper checks and allows for quick, easy, and secure delivery of your funds.

While Direct Deposit is very beneficial, it is only offered by participating companies. A list of participating companies is listed on the reverse side of this page. Furthermore, Direct Deposit is only applicable to dividend payments and excludes any other type of payment. Lastly, Direct Deposit can only be made to a bank located in the United States.

For accounts registered as a corporation, a copy of the corporate resolution is required showing the names of the corporate officers authorized to act on the behalf of the corporation. Also if an account is registered as a Trust, a copy of the trust agreement's first and last page showing the names of the trustees authorized to act on the behalf of the Trust is required. In either instance, the receiving bank account ownership registration must match the Continental Stock Transfer account registration.

For security and convenience, upon completion of a Direct Deposit payment, a confirmation statement is mailed to the address on record.

In order to establish Direct Deposit for your account, please complete the form. Alternatively, the Direct Deposit can be completed through our secure website access. If you require website access, please contact us at the phone number below.

Please review the following guidelines to ensure the complete and accurate submission of the Direct Deposit Form:

- Provide the full registration of the account with Continental Stock.
- If a checking account is used to receive the dividends, please include a voided check.
- For payment deposited into a savings or credit union account, please include a voided deposit slip or a bank letter with the owner's full name on the bank account.
- All owners or authorized individuals on the account must sign the Direct Deposit Form.

Upon completion, please send the form to:

Continental Stock Transfer
Attn: Dividend Department
1 State Street
New York, NY 10004

Or via email: Dividend@continentalstock.com

If you require further assistance, please do not hesitate to contact us at 800.509.5586, Monday through Friday, 8:00 am to 6:00 pm, Eastern Time.

Participating Companies

ACNB CORPORATION
AMES NATIONAL CORP.
ARMOUR RESIDENTIAL REIT INC.
AVIDIA BANCORP, INC.
B. RILEY FINANCIAL, INC.
BANK OF CENTRAL FLORIDA HOLDING COMPANY
BAYFIRST FINANCIAL CORP.
BEARD LAND & INVESTMENT CO.
BLUEPRINT CAPITAL INCOME REIT INC.
BOWLERO CORP.
CARLSBAD BANCORPORATION, INC.
CCCB BANCORP, INC.
CHESAPEAKE FINANCIAL SHARES INC.
CHICAGO ATLANTIC BDC INC.
CHICAGO ATLANTIC REAL ESTATE FINANCE INC
CHICAGO RIVET & MACHINE CO.
CHOICEONE FINANCIAL SERVICES, INC.
CNB COMMUNITY BANCORP INC
CURIOSITY STREAM INC.
EASTERN BANKSHARES, INC.
EQUITY BANCSHARES, INC.
FGL HOLDINGS
FIRST COMMUNITY FINANCIAL CORPORATION
FIRST FINANCIAL BANKSHARES, INC.
FIRST OTTAWA
FS BANCORP
GENERATION INCOME PROPERTIES INC.
GRANITE RIDGE RESOURCES, INC.
HCB FINANCIAL CORP.
HIGHLANDS COMMUNITY BANK
HIGHPEAK ENERGY, INC.
INFINITY BANCORP
KENNEDY-WILSON HOLDINGS, INC.
NAPCO SECURITY TECHNOLOGIES, INC.

NEFFS BANCORP, INC.
NORTHEAST COMMUNITY BANCORP, INC.
OCONEE FEDERAL FINANCIAL CORP.
OLD NATIONAL BANCORP
ORCHID ISLAND CAPITAL, INC
ORRSTOWN FINANCIAL SERVICES, INC.
OSPREY FUNDS, LLC
OTC MARKETS GROUP, INC.
PERMIAN RESOURCE CORPORATION
PETMED EXPRESS, INC.
PLYMOUTH INDUSTRIAL REIT INC - \$.01 PAR
PRICEMDS.COM INC.
PRIMORIS SERVICES CORPORATION
PSB HOLDINGS, INC.
REX FINANCIAL LLC
RILEY EXPLORATION PERMIAN, INC.
SAUL CENTERS, INC.
SEACOAST BANKING CORP OF FLORIDA
STRAWBERRY FIELDS REIT, INC.
SONOCO PRODUCTS COMPANY
SR BANCORP, INC.
STAG INDUSTRIAL, INC.
TAMPA BAY BANKING COMPANY
TEXAS SECURITY BANKSHARES INC
THE VICTORY BANCORP
THIRD COAST BANCSHARES, INC.
TRI-COUNTY FINANCIAL GROUP INC.
UNITED COMMUNITY BANKS, INC.
VALLANT FINANCIAL, INC.
VERITEX HOLDINGS, INC.
VIRIDESCENT REALTY TRUST, INC.
WATERSTONE FINANCIAL, INC.
WEST SHORE BANK CORPORATION
WHITE RIVER BANCSHARES COMPANY

Direct Deposit Authorization Form

I (we) authorize Continental Stock Transfer & Trust Company ("Continental") to deposit my (our) dividend payments into the account specified below. This authorization will remain in effect until I (we) give written notice to discontinue direct deposit or until Continental has notified me (us) that this direct deposit service has been terminated. I (we) understand that I (we) must give advance notice to allow reasonable time for my (our) instructions to be executed and that I am (we are) responsible for notifying Continental of a change in bank account information.

Continental Stock Account Information:

1. Company/Security Name:

The Name of the stock. This service is **ONLY** available to companies that are listed on the preceding page.

2. Shareholder's Account Registration:

The full registration on the Continental Stock Transfer account

3. Shareholder's Account Number:

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The Account Number on the Continental Stock Transfer account

4. Shareholder's Social Security Number:

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The SSN on the Continental Stock Transfer account

Financial Institution Information:

For payment deposited into a checking account, please include a voided check. For payment deposited into a savings or credit union account, please include a voided deposit slip or a bank letter with the owner's full name on the bank account.

5. Financial Institution Name:

6. Financial Institution Address:

Corporate or branch address

7. Financial Institution Routing Number:

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Nine digit routing number

8. Type of Financial Account (check one):

<input type="checkbox"/>	Checking	<input type="checkbox"/>	Savings
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9. Financial Institution Account Number:

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10. Signature:

Shareholder Signature

Signature:

Shareholder Signature (Joint holder only)

11. Daytime Telephone Number:

12. Date:

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Direct Deposit Form Instructions

1. Name of the stock that is held with Continental Stock Transfer.
2. Full registration of the account held with Continental Stock Transfer.
3. The Account Number on the Continental Stock Transfer account.
4. The SSN associated with the Continental Stock Transfer account.
5. The full name of the financial institution where the payments are being deposited.
6. The address of the financial institution where the payments are being deposited.
7. The nine digit routing number of the financial institution. This number could be found on the check. Alternatively, the financial institution will be able to provide it.
8. For payment deposited into a checking account, please include a voided check. For payment deposited into a savings or credit union account, please include a voided deposit slip or a bank letter with the owner's full name on the bank account.
9. The full account number at the financial institutions where the direct deposit will be credited. Please take the time to provide the correct information. We will perform a verification process to validate the correctness of the provided account number.
10. All registered owner(s) must sign the Direct Deposit Authorization form. In the event of an account registered as a corporation, a copy of the corporate resolution is required showing the names of the corporate officers authorized to act on behalf of the corporation. The corporate officer(s) should sign the Direct Deposit Authorization form.

If an account is registered as a Trust, a copy of the trust agreement's first and last page showing the names of the trustees authorized to act on behalf of the Trust is required. The Trustee(s) should sign the Direct Deposit Authorization form.

In either instance, the receiving bank account ownership registration must match the Continental Stock Transfer account registration.
11. Please provide the daytime telephone number of the individual(s) completing the Direct Deposit Authorization form in the event we are required to contact you.
12. Indicate the date the Direct Deposit Authorization form is being completed.