STILWELL ACTIVIST INVESTMENTS, L.P.
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July 21, 2026

Dear Fellow CPBI Owner,

Despite declared intentions to repurchase shares, the Company has not followed through with meaningful repurchases of its common stock. At an overcapitalized bank, there is no more effective use of excess capital than repurchasing undervalued shares. We ask for your vote to direct management and the board to sustain meaningful share repurchases to maximize shareholder value at the Company.

Respectfully,

/s/ Megan Parisi
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