



OAKWORTH
CAPITAL INC.

November 12, 2021

Dear Shareholder:

As you likely are aware, Oakworth Capital Inc. has appointed Computershare as our stock transfer agent, effective April 12, 2021.

We selected Computershare because they have the tools and expertise to provide you with flexibility to access your account information and process transactions through a dedicated shareholder services center and enhanced internet capabilities.

As a result of the transition from our corporate office performing shareholder services to Computershare, there are several changes that enable your electronic access to your account and that bring us into compliance with transfer agent industry standards.

Exchanging Certificates for Book Entry

One of the changes that we encourage you to adopt is to transfer your certificates to book entry. This means your shares are held in electronic entry form as opposed to certificate form. **The primary benefit of book entry is that it helps you avoid many of the challenges that can arise upon transfer of shares.**

Namely, in the event a security is lost or cannot be found (e.g., in the settlement of an estate), the owner must complete an Affidavit of Loss and purchase a surety bond (typically at a cost of 3% of the total value of the certificate). We encourage you to strongly consider tendering your certificates for book entry holding. Please contact Computershare at 866-595-6048 to initiate this process.

Online Access to Your Account 24/7

You can also manage your account online via the Investor Centre, Computershare's web-based tool for shareholders. On Investor Centre, you can view your account details, update your account information, process various transactions and elect to receive shareholder documents electronically.

Registration is quick and easy. Access the Investor Centre at www.computershare.com/investor.

Direct Deposit for Dividends

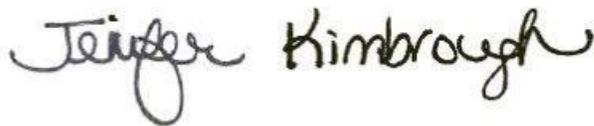
In order to continue receiving dividends via direct deposit, you will need to take action. Most shareholders prefer direct deposit of dividends given the timing uncertainty and opportunity for loss of paper checks via the U.S. mail. We strongly recommend that you elect direct deposit. **Even if you have provided Oakworth with your direct deposit instructions in the past, you will need to log on to your Computershare account, “View and Update Your Profile”, choose “Banking Details” and follow the instructions to input the routing number and account number of the account to which you want the direct deposit to be sent.** Alternatively, you may call Computershare directly at 1-866-595-6048 and they will provide paperwork for you to complete and mail back.

Cost Basis

Not specifically related to Computershare, please know that you or your CPA should be tracking cost basis outside of Oakworth/Computershare. Given differing tax treatment elections available for various transfers, estate transactions, etc. that are specific to an individual tax situation, neither Oakworth nor Computershare is in a position to provide you with an accurate cost basis.

While you will find Computershare’s contact information below, please know that you can always contact Oakworth at shareholders@oakworth.com or 205-263-4703 for assistance as you have been accustomed to. We appreciate your investment in Oakworth and, while we recognize that moving to a transfer agent enforces some industry-required paperwork and documentation standards, we believe that such a move is in the best interest of our shareholders.

Sincerely,

A handwritten signature in black ink that reads "Jenifer Kimbrough". The signature is written in a cursive, flowing style.

Jenifer Kimbrough
Chief Financial Officer

How to Contact Computershare:

Telephone inquiries: 866-595-6048 (toll-free within the U.S.)

Investor Centre: www.computershare.com/investor

Written requests: Computershare Investor Service
 P.O. Box 43078
 Providence, RI 02940

Overnight delivery: Computershare Investor Services
 250 Royall Street
 Canton, MA 02021