



October 31, 2014

Dear Clients and Friends of CFG,

On October 31<sup>st</sup>, 2014, CFG Community Bank and MVB Financial Corp jointly announced the termination of the Purchase Agreement that was entered into in October of 2013. The decision to terminate our agreement was mutual and amicable; and made sense given the passage of time, and the focus each company has on its existing business plans. In short, the time was right for both companies to move forward independently; and we believe that this decision is in the best interests of customers and employees for CFG Community Bank.

We want to be clear that CFG Community Bank is committed to move forward and serve our customers and our markets with a continued focus on traditional community banking products and services, and unparalleled specialty health care lending programs. The combination of community banking and specialty health care lending has built CFG into a strong and healthy bank, well positioned to grow and serve our clients' needs.

We want you to be assured that the termination of the agreement has no impact on the financial condition of CFG Community Bank. As of the most recent government peer reports, CFG's leverage capital ratio is higher than 85% of banks our size nationally, and our 2013 earnings ranked us in the top 1% of all banks our size in the country. Our profits continue to be strong in 2014, and our current IDC Rating is "Superior" with CFG scoring 281 out of a possible 300 points.

The termination of our agreement with MVB will not have any impact on your accounts, or our ability to serve your needs. Absolutely nothing changes with your relationship with CFG Community Bank, and all accounts continue in their normal course. All deposit accounts remain insured under FDIC rules and all loan agreements remain unchanged. Commitments to extend credit or make loans remain in place and will be fully honored.

Importantly, the employees and locations you interact with will not be affected. Branches will operate as normal with the same staff you work with currently, as will our lending functions and operational functions. Our customers will be served by the same people as they are today, and our staff remains committed to serving your needs with passion and competence.

We look forward to serving your future banking needs and if you have any questions concerning today's announcement or anything concerning CFG, please do not hesitate to call us.

Sincerely,

Jack W. Dwyer, Chairman

Mark A. Keidel, President