

**SOLERA NATIONAL BANCORP, INC.**

**CONTROL ID:**

**REQUEST ID:**

**IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS  
FOR THE ANNUAL MEETING OF STOCKHOLDERS**

**DATE:** FRIDAY, DECEMBER 19, 2025  
**TIME:** 3:00 P.M. LOCAL TIME  
**LOCATION:** SOLERA NATIONAL BANK, 319 S. SHERIDAN BLVD., LAKEWOOD, CO 80226.

**HOW TO REQUEST PAPER COPIES OF OUR MATERIALS**



**PHONE:**  
CALL TOLL FREE  
1-866-752-8683



**FAX:**  
SEND THIS CARD TO  
202-521-3464



**INTERNET:**  
[HTTPS://WWW.IPROXYDIRECT.COM/SLRK](https://www.iproxydirect.com/slrk)  
AND FOLLOW THE ON-SCREEN INSTRUCTIONS.



**EMAIL:**  
[PROXY-ID@EQUINITI.COM](mailto:PROXY-ID@EQUINITI.COM)  
INCLUDE YOUR CONTROL ID IN YOUR EMAIL.

THIS COMMUNICATION REPRESENTS A NOTICE TO ACCESS A MORE COMPLETE SET OF PROXY MATERIALS AVAILABLE TO YOU ON THE INTERNET. WE ENCOURAGE YOU TO ACCESS AND REVIEW ALL OF THE IMPORTANT INFORMATION CONTAINED IN THE PROXY MATERIALS BEFORE VOTING. THE PROXY STATEMENT IS AVAILABLE AT: [HTTPS://WWW.IPROXYDIRECT.COM/SLRK](https://www.iproxydirect.com/slrk)

IF YOU WANT TO RECEIVE A PAPER COPY OF THE PROXY MATERIALS YOU MUST REQUEST ONE. THERE IS NO CHARGE TO YOU FOR REQUESTING A COPY. TO FACILITATE TIMELY DELIVERY PLEASE MAKE THE REQUEST, AS INSTRUCTED ABOVE, BEFORE DECEMBER 4, 2025.

YOU MAY ENTER YOUR VOTING INSTRUCTIONS AT [HTTPS://WWW.IPROXYDIRECT.COM/SLRK](https://www.iproxydirect.com/slrk)  
UNTIL 11:59 PM EASTERN TIME DECEMBER 18 2025.

**THE PURPOSES OF THIS MEETING ARE AS FOLLOWS:**

1. THE ELECTION OF THE EIGHT (8) DIRECTOR NOMINEES NAMED IN THE ENCLOSED PROXY STATEMENT TO OUR BOARD OF DIRECTORS FOR TERMS EXPIRING AT THE 2026 ANNUAL MEETING OF SHAREHOLDERS AND/OR UNTIL THEIR SUCCESSORS ARE DULY ELECTED AND QUALIFIED;
2. THE RATIFICATION OF FORTNER BAYNES AS OUR INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM FOR THE FISCAL YEAR ENDING DECEMBER 31, 2025;
3. PROPOSAL TO ENGAGE A POTENTIAL PURCHASER OF AN UNSOLICITED, NON-BINDING LETTER OF INTENT TO ACQUIRE ALL SOLERA NATIONAL BANK SHARES;
4. PROPOSAL TO APPROVE EXECUTIVE CHAIRMAN'S COMPENSATION FORMULA. CURRENTLY, THE EXECUTIVE DIRECTOR'S MONTHLY COMPENSATION IS 10% OF NET INCOME ADJUSTED ON A SEMI-ANNUAL BASIS;
5. PROPOSAL TO APPROVE NON-EMPLOYEE DIRECTOR COMPENSATION OF \$24,000 PER ANNUM; AND
6. THE TRANSACTION OF SUCH OTHER BUSINESS AS MAY PROPERLY COME BEFORE THE ANNUAL MEETING OR AT ANY ADJOURNMENT OR POSTPONEMENT THEREOF. ISSUES RAISED BY SHAREHOLDERS THAT RELATE TO AVIATION, CAPITALIZATION, AND DIVIDENDS.

PURSUANT TO SECURITIES AND EXCHANGE COMMISSION RULES, YOU ARE RECEIVING THIS NOTICE THAT THE PROXY MATERIALS FOR THE ANNUAL MEETING ARE AVAILABLE ON THE INTERNET. FOLLOW THE INSTRUCTIONS ABOVE TO VIEW THE MATERIALS AND VOTE OR REQUEST PRINTED COPIES.

THE BOARD OF DIRECTORS HAS FIXED THE CLOSE OF BUSINESS ON OCTOBER 31, 2025 AS THE RECORD DATE FOR THE DETERMINATION OF STOCKHOLDERS ENTITLED TO RECEIVE NOTICE OF THE ANNUAL MEETING AND TO VOTE THE SHARES OF OUR COMMON STOCK, PAR VALUE \$.001 PER SHARE, THEY HELD ON THAT DATE AT THE MEETING OR ANY POSTPONEMENT OR ADJOURNMENT OF THE MEETING.

**THE BOARD OF DIRECTORS RECOMMENDS THAT YOU VOTE 'FOR' ALL PROPOSALS ABOVE.**

**PLEASE NOTE - THIS IS NOT A PROXY CARD - YOU CANNOT VOTE BY RETURNING THIS CARD**

**SOLERA NATIONAL BANCORP, INC.**  
C/O ISSUER DIRECT COMPLIANCE  
1110 CENTRE POINT CURVE  
STE 101  
MENDOTA HEIGHTS MN 55120

FIRST-CLASS MAIL  
US POSTAGE  
**PAID**  
DURHAM NC  
PERMIT # 302

**TIME SENSITIVE SHAREHOLDER INFORMATION ENCLOSED**

**IMPORTANT SHAREHOLDER INFORMATION**

**YOUR VOTE IS IMPORTANT**