



HAVE YOU VOTED YOUR PROXY CARD YET?

We would like to remind depositors who received a Proxy Card to vote on our Dividend Waiver Proposal.

Your Board of Directors recommends that you join them in voting **“FOR”** the Dividend Waiver Proposal.

YOUR PROMPT VOTE IS IMPORTANT!

Internet and telephone voting are quick and simple ways to vote, available through 11:59 P.M., Eastern Time, on May 16, 2022.

VOTE BY INTERNET	VOTE BY TELEPHONE (Toll-free)	VOTE BY MAIL
<p>www.myproxyvotecounts.com</p> <p>Use the Internet to vote your proxy. Have your Proxy Card in hand when you access the website. You will be prompted to enter online your 12 digit control number, located in the shaded box above. Each Proxy Card has a unique control number.</p>	<p>1-844-254-8899</p> <p>Use any touch-tone telephone to vote your proxy. Have your Proxy Card in hand when you call. You will be prompted to enter your 12 digit control number, located in the shaded box above. Each Proxy Card has a unique control number.</p>	<p><input checked="" type="checkbox"/> Mark, sign and date your Proxy Card and return it in the postage-paid Proxy Reply Envelope provided.</p>

If you vote by Internet or by telephone, you do NOT need to return your Proxy Card by mail. PLEASE VOTE ALL PROXY CARDS RECEIVED.

If you have questions about voting, please call our Proxy Information Hotline, toll-free, at 1-(877) 643-8197, from 10:00 am to 4:00 pm, Eastern Time, Monday through Friday, except bank holidays.