

**2020 ANNUAL MEETING OF STOCKHOLDERS OF  
QUARRY CITY SAVINGS AND LOAN ASSOCIATION**

To our Shareholders:

While we have concerns relating to COVID-19 (otherwise known as the “coronavirus”) and public gatherings, we are holding the Annual Meeting on Monday, June 22, 2020 at 1:00 p.m., Central time, at our office located at 713 PCA Road, Warrensburg, Missouri. We will conduct the Annual Meeting with those concerns in mind and take the necessary precautions, including sanitization and social distancing measures. Despite these precautionary measures, we are encouraging stockholders not to attend the Annual Meeting in person. However, as described in the proxy statement you will receive, your vote is extremely important, and we are asking that stockholders vote by proxy rather than in person at the Annual Meeting. Please note that your vote by proxy will remain valid and not be impacted by any failure to attend the Annual Meeting. If you still plan on attending the Annual Meeting, we ask that you call (660) 747-5513 so that we may properly prepare for the Annual Meeting. Additionally, if public health developments warrant, and/or there is an emergency order limiting gatherings of people and closing places of business, we are planning for the possibility that the Annual Meeting may be delayed, postponed or adjourned, including changing the time, location or date of the Annual Meeting. Any such change will be announced as promptly as practicable, through a press release on our Website, as well as any other notification required by state law.