

July 14, 2021

Re: Janice Ortbring - Letter of Recommendation

To Whom It May Concern:

Through this correspondence, it is without reservation that I offer my recommendation of Janice Ortbring. Janice capably served as the Vice President of Marketing at Congressional Bank beginning in November 2019 through July 2021.

During her tenure, Janice conceived, developed and implemented a comprehensive marketing strategy at Congressional, and additionally served as a charter member of the Bank's Community Action Committee. She worked tirelessly and gained the respect of her peers. Her knowledge is unmatched as is her ability to engage colleagues and the communities we serve. On the Community Action Committee, Janice formulated the Committee's strategy to involve Bank employees through carefully planned philanthropical undertakings. For example, through her leadership, Janice engaged with perspective low to moderate income households in the Washington, DC metro through a virtual school fair by which students learned about financial literacy and opportunities for economic empowerment. This is just one example of the many times in which Janice's energy, vision, warmth and ability to connect to different groups of people served the Bank and community well.

Janice is a respected colleague of Bank personnel and her time with Congressional has had an overall positive impact. Accordingly, I wholeheartedly offer my recommendation and am honored to serve as a reference for her. Please do not hesitate to contact me to discuss her qualifications. I can be reached at (240) 380-1215 (office), (410) 999-5794 (cell), or via e-mail at Abalcer@congressionalbank.com.

I encourage you to seriously consider Janice for the position to which she has applied and I look forward to hearing from you soon.

Very truly yours,

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Anne M. Balcer Executive Vice President, General Counsel Congressional Bank