



Established 1863  
Member FDIC



122 E 42<sup>nd</sup> Street  
New York, NY 10168

February 1, 2022

Hoang Vinh Nguyen  
IT  
000219 - Tech Support  
Back Office

Dear Hoang Vinh:

We are happy to advise you that effective February 21, 2022 you will receive a base salary increase of 2.7%.

Your new annualized salary will be \$141,666.

Please accept our deep appreciation for your hard work and dedication during 2021. I know that I can count on your continued efforts towards the ongoing success of Apple Bank.

Sincerely,

Steven C. Bush  
Chairman, President and Chief Executive Officer