

DARTFINANCIAL CORPORATION

January 26, 2017

Dear Shareholder of Dart Financial Corporation:

Enclosed you will find a dividend of \$.20 per share recently approved by your board of directors. A check, advice of credit or a Dividend Reinvestment Plan (DRIP) statement is enclosed. This is the fourth consecutive dividend of this amount per share. For those of you who still receive their dividend in the form of a check, we ask that you consider reaching out to Michelle Carpenter in Investor Relations and inquire on converting your future dividends to an automated credit to an account at a financial institution of your choice. This will speed the delivery of funds to you and help to reduce expenses. Both would be of benefit to you. Another option is to reinvest some or all of your dividends into purchases of additional stock through our Dividend Reinvestment Plan. You may contribute 25% to 100% of your dividend in this plan. Michelle can also assist you with enrollment in the DRIP. She may be reached at (517) 699-3379.

The net profit for the year just concluded slightly exceeds \$2.8 million. Our independent auditors are working to confirm these figures. We will be mailing to you the annual report in March and will provide much more detail on the attainment of these very strong financial results.

The year-end valuation, as determined by CAMELS Consulting Group, LLC, for each share of Dart stock you own has been set at \$33.25. This represents a 4.9% increase year-over-year in the value of your investment. If the \$.80 per share in dividends received over the prior four quarters is included, the total return to you has been 7.4%.

We are changing the date and place for our annual shareholder meeting. The date will be **Tuesday, April 25, 2017**. The starting time will be 6:30 p.m. This year it will be held at our new Mason headquarters. This will be an excellent opportunity to tour the facility. Our employees will be happy to show you around. For those of you who attended the shareholder open house last fall, we welcome you back. The board of directors and management team are anxious to receive your input and to answer any questions you may have. As is our custom, refreshments will be served.

Sincerely,



Peter Kubacki
President & CEO



John Grettenberger
Chairman of the Board