



March 30, 2026

Having known Stephen Silhan for over 25 years, I was more than happy to work with Schooley Mitchell to evaluate potential cost savings at the bank. I knew we could trust Stephen and his team to provide this service with a high level of integrity and professionalism.

Stephen's team reviewed our wireless invoices and quickly identified opportunities for savings. The process was straightforward and minimally disruptive, requiring only a brief discussion of our setup and access to relevant invoices and contracts. Schooley Mitchell handled the analysis in its entirety from there.

I was thrilled with the results, which demonstrated savings of over 45% while allowing us to remain with our existing vendor. We are now continuing to work with the team to identify additional savings opportunities across other expense categories.

We are very happy with the work Stephen and his team have done for BayCoast Bank and strongly recommend Schooley Mitchell to any organization seeking a trusted partner for cost reduction initiatives.

Best regards,

A handwritten signature in black ink, appearing to read "Nicholas Christ".

**Nicholas Christ**

*EVP and COO*

*BayCoast Bank*