

ANNUAL MEETING OF STOCKHOLDERS OF COUNTY FIRST BANK

July 19, 2017

PROXY VOTING INSTRUCTIONS

TELEPHONE - Call toll-free **1-800-PROXIES** (1-800-776-9437) in the United States or **1-718-921-8500** from foreign countries from any touch-tone telephone and follow the instructions. Have your proxy card available when you call.

Vote by phone until 11:59 PM EST the day before the meeting.

MAIL - Sign, date and mail your proxy card in the envelope provided as soon as possible.

IN PERSON - You may vote your shares in person by attending the Annual Meeting.

GO GREEN - e-Consent makes it easy to go paperless. With e-Consent, you can quickly access your proxy material, statements and other eligible documents online, while reducing costs, clutter and paper waste. Enroll today via www.astfinancial.com to enjoy online access.

COMPANY NUMBER	
ACCOUNT NUMBER	

NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIAL: The Notice of Meeting, proxy statement and proxy card are available at - www.countyfirstbank.com

↓ Please detach along perforated line and mail in the envelope provided IF you are not voting via telephone. ↓

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THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" THE ELECTION OF DIRECTORS AND "FOR" PROPOSALS 2 AND 3. PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE

1. To elect twelve members of the Board of Directors:

- | | |
|---|---|
| <input type="checkbox"/> FOR ALL NOMINEES

<input type="checkbox"/> WITHHOLD AUTHORITY FOR ALL NOMINEES

<input type="checkbox"/> FOR ALL EXCEPT (See instructions below) | NOMINEES:
<input type="radio"/> Stephen H. Brandt
<input type="radio"/> Charles D. Carruth
<input type="radio"/> G. Wade Compton
<input type="radio"/> Joseph R. Densford
<input type="radio"/> Earl R. Gieseman, III
<input type="radio"/> Thomas C. Hayden, Jr.
<input type="radio"/> Douglas T. Mitchell
<input type="radio"/> Van T. Mitchell
<input type="radio"/> James A. Mudd, Jr.
<input type="radio"/> Matthew M. Mudd
<input type="radio"/> E. Larry Sanders, III
<input type="radio"/> Robert Thompson |
|---|---|

2. Advisory vote to ratify the appointment of Rowles & Company, LLC as County First Bank's Independent Auditors for the fiscal year ending December 31, 2017. FOR AGAINST ABSTAIN

3. Authorize the Board of Directors to elect two new directors between July 19, 2017, and the next annual meeting of the stockholders.

4. In their discretion, the Proxies are authorized to vote upon such other business as may properly come before the meeting.

This Proxy when properly executed will be voted in the manner directed herein by the undersigned stockholder. If no direction is made, this Proxy will be voted FOR the Proposal and in the best judgment of the Proxies on all other matters.

INSTRUCTIONS: To withhold authority to vote for any individual nominee(s), mark "FOR ALL EXCEPT" and fill in the circle next to each nominee you wish to withhold, as shown here: ●

To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method.

Signature of Stockholder Date: Signature of Stockholder Date:

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.

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COUNTY FIRST BANK

PROXY

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned stockholder of County First Bank hereby appoints Charles A. Bryer and William J. Groves, II, or either of them (the "Proxies"), the lawful attorney and proxy of the undersigned, with power of substitution, to vote all shares of Common Stock of County First Bank which the undersigned is entitled to vote in connection with the three items of business described in the Proxy Statement for the Annual Meeting of Stockholders to be held July 19, 2017, and at any and all adjournments thereof. Any and all proxies heretofore given are hereby revoked.

(Continued and to be signed on the reverse side.)

ANNUAL MEETING OF STOCKHOLDERS OF

COUNTY FIRST BANK

July 19, 2017

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1. To elect twelve members of the Board of Directors:

[] FOR ALL NOMINEES

[] WITHHOLD AUTHORITY FOR ALL NOMINEES

[] FOR ALL EXCEPT (See instructions below)

NOMINEES:

- [] Stephen H. Brandt
[] Charles D. Carruth
[] G. Wade Compton
[] Joseph R. Densford
[] Earl R. Gieseman, III
[] Thomas C. Hayden, Jr.
[] Douglas T. Mitchell
[] Van T. Mitchell
[] James A. Mudd, Jr.
[] Matthew M. Mudd
[] E. Larry Sanders, III
[] Robert Thompson

INSTRUCTIONS: To withhold authority to vote for any individual nominee(s), mark "FOR ALL EXCEPT" and fill in the circle next to each nominee you wish to withhold, as shown here: []

2. Advisory vote to ratify the appointment of Rowles & Company, LLC as County First Bank's Independent Auditors for the fiscal year ending December 31, 2017. [] FOR [] AGAINST [] ABSTAIN

3. Authorize the Board of Directors to elect two new directors between July 19, 2017, and the next annual meeting of the stockholders. [] FOR [] AGAINST [] ABSTAIN

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To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method. []

Signature of Stockholder [] Date: [] Signature of Stockholder [] Date: []

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.