

March 26, 2026



Dear Valued Shareholder,

Thank you for your continued investment in Paragon Financial Solutions. As we prepare for our upcoming Annual Meeting, we want to reach out directly with two simple requests, each designed to improve your experience as a shareholder and strengthen our ability to serve you well.

1. Complete the Enclosed Shareholder Preferences Form

The enclosed form takes only a few minutes and allows you to:

- **Enroll in e-Consent** — receive future proxy materials and notices electronically for faster, more secure delivery.
- **Set up ACH Direct Deposit** — have any future dividend payments deposited directly to your bank account.
- **Update your contact information** — ensure we always have your current address, phone, and email on file.

Please return the completed form to us following the instructions on the top of the form.

2. Brokerage Account Holders: Consider Enrolling as a NOBO

If you hold your shares through a broker or financial intermediary, you may currently be classified as an **Objecting Beneficial Owner (OBO)**, meaning your broker does not share your contact information with us. This can delay or interrupt communication between us. We encourage you to ask your broker to change your status to **Non-Objecting Beneficial Owner (NOBO)**, which allows us to communicate with you directly. Please find below simple steps to enroll as a NOBO:

1. Contact your broker, financial advisor, or the customer service department of the brokerage firm where your shares are held.
2. Request to be changed from an "Objecting Beneficial Owner" (OBO) to a "Non-Objecting Beneficial Owner" (NOBO) for your Paragon Financial Solutions shares.
3. Confirm the change has been processed. Some brokers may require a written request or form completion.

We are grateful for your trust and ownership. We hope the steps outlined above will reflect the seriousness with which we take our responsibility to serve you well. Your participation makes Paragon Financial Solutions stronger.

Sincerely,

Robert S. Shaw, Jr.

President and CEO

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