



March 19, 2020

Dear Valued Customer,

The health and well-being of our customers, employees and local communities is one of our highest priorities. Given the recent news surrounding the coronavirus (COVID-19), we wanted to share information with you about the steps C3bank is taking to operate safely and serve you effectively.

LIMITED BRANCH HOURS

We understand the concern and uncertainty surrounding the coronavirus and we are committed to supporting the CDC's guidance of limiting social interaction as much as possible.

Effective March 19, we will limit branch operating hours to 10am – 3pm, Monday through Friday. Additionally, some locations may only offer drive-through service.

Please be on the lookout for postings at each Branch on specific service capabilities. We want you to feel confident when visiting our branches so please know that all branch employees have increased the frequency that surfaces, and door handles are cleaned and disinfected throughout the day. Employees have also been urged to limit travel, avoid crowds, practice good hygiene, and stay home when they are not feeling well. Additionally, as a precautionary measure, all non-essential employees will be working remotely from home.

ALTERNATIVE WAYS TO BANK WITH US

Until we know more about this virus, it is encouraged that you avoid as much community contact as possible. To help minimize risk, we encourage you to use our online and mobile banking tools and resources for 24/7 account access. From there, you can make deposits to your account, payments to others, view account activity, check your balances, download statements, and much more. There is no monthly fee or per account charges and it's easy to enroll. To sign up, contact your local branch.

WE'RE HERE TO HELP

We are here to help when you need assistance, but we ask that you consider calling us or communicate with us by email if possible. The safety and well-being of our customers, our employees and local communities will always be of top concern.

We are continuing to monitor the situation and will evaluate additional measures as the needs arise.

If you have any questions, please contact us at (800) 785-5991.

Sincerely,

C3bank Management