



## **A MESSAGE FROM OUR CEO ON COVID-19, COMMONLY KNOWN AS CORONAVIRUS**

In light of the unprecedented changes that are beginning to affect our daily lives as a result of the situation around COVID-19 (novel coronavirus) I wanted to reach out to let you know what your bank is doing to support you and your financial needs. Our number one priority at this time is doing our part in protecting the health of our customers, employees and those living in the communities we serve. In following highly recommended social distancing protocol we have made a decision to close our lobbies and conduct business through our drive-up locations and electronic channels effective today, Tuesday, March 17<sup>th</sup>, at 1:00pm.

Until further notice our lobbies will be closed for all services except loan closings. Our drive-ups will remain open and we will be available to take your calls during regular business hours. You can also visit ATMs 24 hours daily.

***We encourage you to stay in during this time, especially if you have had flu-like symptoms. You can bank from home using our free online and mobile banking services.***

- Enroll for our mobile and online banking service from our mobile banking app. Search for MyBank2Go in the App Store or Google Play. Once enrolled, your username and password will work in online and mobile banking. Our \$0.50 per check deposit fee on mobile banking will be waived while our lobbies are closed.
- If you only want to use online banking, you can enroll from our website by clicking on Enroll Now at the top right of the home page.

***If you need to apply for a loan or open a deposit account during this time, we have 2 options available...***

- Visit our website and hover over Open/Apply Online, then choose your deposit or loan type. If you've never completed an online application, you'll be surprised at how easy it is to do or
- Give us a call and we'll take your application and information over the phone.

**We love seeing our customers but please feel free to use our technology and we'll see you again soon!**

**Your money is safe!** Your deposit accounts are protected up to the \$250,000 FDIC limits. If you have any concerns and want to verify any accounts over \$250,000 are set up for the maximum protection allowed, call and speak with our New Accounts team. Use your debit card for purchases, where possible, to prevent the spread of germs associated with cash. Be sure to wash your hands after handling cash.

***Our biggest concern for customers is that fraudsters will increase their efforts to alarm you.***

Remember the basics. Never give your account, identity, password, or payment information to anyone that calls or emails you. They may sound legit, and emails might look legit, but they almost always are not legit. Do not trust any telephone numbers given over the phone or in any emails. Call the numbers that you know are correct to verify the situation. Don't click on any links or attachments in those emails! We will never request such information through email, text or outbound calls!

We are concerned about the difficulties that families may experience due to small businesses temporarily closing or reducing services. The Illinois Department of Employment Security has announced emergency rules for accessing unemployment. These can be found at [www2.illinois.gov/ides](http://www2.illinois.gov/ides). We encourage you to reach out if you have been affected.

***We will get through this, but let's make sure we're doing what we can for those in need...***

- Check on our elderly neighbors, especially those that don't have nearby family members, to make sure they are doing ok and don't need anything.
- For those who need assistance with their children being out of school, offer to help out.
- For those of us that are utilizing drive-thru or curbside services, remember to tip a little extra if you can.

For those loan customers that have upcoming closings, our lenders will be in contact with you and allow you in the bank to conduct the closing. Safe deposit box customers may also contact us via telephone to arrange a time to access your box, if necessary.

We will continue to monitor this fluid situation and will keep you updated with any necessary changes as they become known. We remain committed to our employees, customers and community and our banking team stands ready to provide maximum flexibility to support you and your banking needs. If you have any questions, please feel free to give us a call.

*T. J. Burge*  
*Chief Executive Officer*