

December 10, 2020

RE: Branch Mask Policy- Your Choices!

Dear Valued Customer:

I know this is a time of great concern and uncertainty for us all. COVID-19 has changed the way we all live our lives and conduct business.

Banks are considered essential and we have worked hard to stay open for your convenience.

Since this past June, we instituted a number of safety conditions for EVERYONE. (I) there is a limit on the number of people in each of our lobbies at any one time, (II) we added markers and signage to allow for proper social distancing in our lobbies, (III) we provided Plexiglas dividers, (IV) we provide disinfectant to customers and staff, and (V) MOST IMPORTANTLY we added a requirement that everyone (customers AND staff) wear a mask, covering the nose and mouth, at all times inside the lobby. We also give you choices including (VI) drive up services and (VII) the best in online and mobile banking for those of you who don't want to come into lobbies or don't want to wear a mask.

Unfortunately, we have recently had some instances of customers refusing to comply with our Mask Policy. Customers who do not want to wear a mask, or do not feel comfortable in the lobby, have several options available to them. Bank business can be conducted at any of our drive-thru locations, online with eaccess, or via our mobile app.

Should someone fail to comply with our Mask Policy a member of bank staff will politely ask that a mask be worn properly. **Properly wearing a mask means you must fully cover your mouth and nose with the mask.** A second violation of the policy will result in us choosing not to do business with the offending person. In that situation, we will close the individual's deposit accounts at the bank.

We don't want to expose other customers and our staff to possible COVID-19 cases. Since most people are unaware of their exposure until it is too late, we MUST take a ZERO tolerance position on this. This is not the choice of any tellers or managers. This is bank-wide policy that I must insist upon. If someone comes into a lobby without properly wearing a mask our staff is **required** to politely ask you to put on the mask properly or you will be asked to leave our lobby.

While it is your choice to wear a mask, we are choosing to not serve customers who do not comply with our health and safety policies. We do appreciate everyone's business and would hate to have to close any account. But for the safety of everyone in our lobbies (other customers and staff), we simply cannot allow entry into our facilities without proper face covering.

Thank you for your cooperation.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Michael Tucker". The signature is fluid and cursive, with the first name "Michael" and last name "Tucker" clearly distinguishable.

Michael Tucker
President & Chief Executive Officer