



GREENFIELD  
Cooperative Bank  
NORTHAMPTON  
Cooperative Bank A Division of Greenfield  
Cooperative Bank

**March 16, 2020**

**To our valued customers:**

As we closely monitor the Coronavirus (COVID-19) situation, we have decided to implement additional restrictions **for the health and safety of all customers and staff.**

These restrictions will begin on **Wednesday, March 18th** and continue until further notice.

**1. LIMITED BRANCH ACCESS: We will have limited access to all of our branch locations as follows.**

We will have Drive-thru teller and other services at the following locations:

- **390 College St., Amherst**- Drive-thru teller and ATM only. Customer services by appointment. **Direct dial:** (413) 658-0073  
**Hours:** Monday through Friday 8:30AM - 5:00PM, Saturday 9:00AM - 12:00 Noon
- **6 Main St., Florence**- Drive-thru teller and ATM only. Customer services by appointment. **Direct dial:** (413) 584-5266  
**Hours:** Monday through Friday 8:30AM - 5:00PM, Saturday 9:00AM - 12:00 Noon
- **63 Federal St., Greenfield**- Drive-thru teller and walk-up teller in outbuilding. Drive-up ATM only. Loans and customer services by appointment. **Direct dial:** (413) 772-5015 **Hours:** Monday through Friday 8:30AM - 4:30PM

- **Loan & Operations Center at 62 Federal Street, Greenfield**- No teller services or ATM. Loan services and entry by appointment. **Direct dial:** (413) 772-0293 **Hours:** Monday through Friday 8:00AM - 4:30PM
- **277 Federal St., Greenfield**- Drive-thru teller and drive-up ATM only. Customer services by appointment. **Direct dial:** (413) 772-5001 **Hours:** Mon. through Wed. 8:30AM - 5:00PM, Thurs. and Fri. 8:30AM - 7:00PM, Sat. 8:30AM - 12 Noon
- **67 King St., Northampton**- Drive-thru teller and drive-up ATM only. Customer services, mortgage and commercial loans by appointment. **Direct dial:** (413) 584-4474 **Hours:** Monday through Friday 8:30AM - 5:00PM, Saturday 9:00AM - 12:00 Noon
- **144 Main St., Northfield**- Drive-thru teller and walk-up ATM only. Customer services by appointment. **Direct dial:** (413) 498-5301 **Hours:** Monday through Thursday 9:30AM - 5:00PM, Friday 9:30AM - 6:00PM
- **33 Bridge St., Shelburne Falls**- No drive through teller. Full walk-up ATM. We will offer **limited branch access during normal business hours** by only admitting 2 customers at a time. Other customer services by appointment. **Direct dial:** (413) 625-6357 **Hours:** Mon. through Wed. and Fri. 8:30AM - 4:30PM, Thurs. 8:30AM - 6:00PM, Sat. 9:00AM - 12 Noon
- **487 Newton St., South Hadley**- Drive-thru teller and drive-up ATM only. Customer services, mortgage and commercial loans by appointment. **Direct dial:** (413) 341-6487 **Hours:** Mon. through Fri. 8:30AM - 5PM, and Sat. 9:00AM - 12 Noon
- **18 Amherst Road, Sunderland**- Drive-thru teller and drive-up ATM only. Customer service and mortgage services by appointment. **Direct dial:** (413) 665-6744 **Hours:** Mon. through Thurs. 8:30AM - 4:30PM, Fri. 8:30AM - 6:00PM, Sat. 8:30AM - 12 Noon

- **176 Avenue A, Turners Falls-** Drive-thru teller and drive-up ATM only. Customer services by appointment. **Direct dial:** (413) 512-5012  
**Hours:** Monday through Thursday 8:30AM - 4:30PM, Friday 8:30AM - 6:00PM, Saturday 8:30AM - 12 Noon

**To make an appointment, call us at (877) 682-0334 and ask for the branch or loan department you would like to go into. They will be able to let you know availability.**

**2. Ways to Bank from home:** Our online, mobile and debit card service remain fully available during this situation. Simply log onto [www.BestLocalBank.com](http://www.BestLocalBank.com) to register or use many of these services. These are available 24 hours a day, 7 days a week.

**Online banking and bill-pay:** Our e-access online banking system is easy to use, and you can check balances, view transactions, get copies of checks that have cleared, pay bills and transfer funds with your computer or device that has internet access.

**Mobile deposit and mobile banking:** You can bank from your mobile device simply by downloading our mobile app. This includes depositing checks by using the camera on your smartphone.

**Telephone banking:** We offer Easy Access 24 hour Telephone Banking at 888-780-4401. As a special accommodation to our customers during this time of limited branch access, we will waive normal telephone transfer fees.

**Debit cards:** Use your debit card to shop from home with a secure way to make payments.

**Online Mortgage Applications:** In our e-banking center. You can apply for a mortgage online from the security of your home. It is quick and secure. We can often give you a same day decision on any prequalification you submit by noon via our secure website (*please don't submit personal information via normal e-mail!*).

**Online Account Opening:** In our e-banking center. You can also open a deposit account online. Our website account opening feature is quick and secure. *(please don't submit personal information via normal e-mail!).*

**Remember, your normal electronic debits and credits, including all direct deposit payroll, pension and social security credits we receive will be processed as usual. You can see them when they hit your account by using our online or mobile banking services!**

### **3. Actions we have taken to protect you and staff:**

- We train staff and give them ongoing education on what is going on in the world and remind them of the importance of good hygiene.
- We use conference calls, video and other technology to limit in-person internal meetings.
- All branches have hand sanitizing wipes available along with sanitizing lotion as one way of combatting the flu and other germs/viruses.
- We have directed our cleaning teams to pay special attention to disinfecting high-touch areas (check writing desks, teller counters, doorknobs).
- We directed staff who may feel ill or exhibit flu-like symptoms to stay at home. We provide sick time to all staff to protect them in situations like these.

**4. We are always watching for fraud:** So should YOU! Unfortunately, there are persons who will try to take advantage of situations such as we are facing now to set up scams. They may try to sell you bogus virus related medicines and disinfectants via e-mail and social media. The goal is to get you to reveal your personal information (bank account number, debit card number, social security number) or to get you to "click" on links that are about these things, but actually contain malicious software. Please be aware of these false e-mails. While we may e-mail you information from time to time, we will NEVER ask you for personal information or to follow links. You should ignore ads and online promotions that

offer vaccines, preventions or treatments. If you do feel ill, please see your own doctor and do not come into the bank.

**Finally, for your safety and ours, if you have traveled internationally or visited an impacted area (state of Washington or Westchester County, NY) in the last two weeks, please call us at (877) 682-0334 to transact banking business. Our customer service representatives are ready and waiting to assist you with your banking needs.**

**If you have any other concerns or questions, please contact us at (877) 682-0334.**

As I noted, we hate to limit access, but are taking these steps for the health and safety of all involved. And thank you for banking with Greenfield Co-operative Bank and its Northampton Coop division.

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 & CEO

