



Dear b1BANK Client,

Thank you for your patience with us during this difficult time period. The health of our clients and employees remains our top priority as we navigate the COVID 19 (coronavirus) situation. We understand that recent collective efforts to slow the virus's spread may have directly or indirectly affected you, possibly resulting in financial distress.

As a community bank, we are compelled to help when and where there is a need. Over the past few days our team has been working to deploy services and products for both individual and business clients that may be experiencing financial strain caused by the coronavirus. These services are offered until May 31, 2020, and include but are not limited to:

- Loan Payment Relief Options
- Waiving Late Loan Payments Fees
- Waiving CD Withdraw Penalties
- Waiving Excessive Withdraw Penalties on Savings Accounts
- Waiving Foreign ATM Fees (Up To \$20 a Month)

While we have temporarily limited lobby access to appointment only, our bankers remain available during normal business hours. Please call 877.614.7600 to discuss your specific circumstances and options with a banker, or to schedule an appointment at your local banking center.

We will continue to closely monitor events and will take steps needed to protect the health of our customers and our employees while doing our best to continue providing you with reliable products and customer service.

Thank you for your ongoing support and for being a b1BANK client.

Sincerely,

Jude Melville
President & CEO