



March 13, 2020

In light of the State of Emergency regarding the coronavirus (COVID-19), LCNB assures our clients and the public that we will be making every effort to continue providing outstanding service to our customers through the days and weeks ahead. We will do so in a way that keeps the health and safety of our associates and customers a top priority.

Our management and staff are meeting frequently about the pandemic to ensure that our actions are aligned with the best and most current information coming from leaders in government and health care. One immediate result is that we will be taking special care to clean our branches and ATMs more thoroughly in accordance with CDC and ODH guidelines. And we're providing our staff with various items to help control the spread of the virus. We recommend everyone follow the advice of the CDC and the Ohio Department of Health.

There may be occasions where some of our collective routines will need to change. For example, circumstances could arise where we might decide it is best to close a branch for a day or two. Or some of our employees may be working and serving clients remotely rather than from an LCNB office. While there may be some inconveniences from time to time, we fully expect that bank services will continue without interruption. Information about any changes in service methods will be posted in a timely fashion on [lcnb.com](http://lcnb.com).

Online and mobile banking remains a convenient and secure approach to managing your money day-to-day. Our network of ATMs should also remain available.

Be aware that the incidence of scams may be on the rise during this period of uncertainty. Please remember that LCNB employees will never ask you to provide your social security number, account numbers or passwords when we have contacted you by phone, email, or text. If you receive any suspicious messages, please contact our Client Care Team at 800.344.2265.

We at LCNB wish you and your family the utmost in health and safety in the coming days and suggest that we all observe best practices as suggested by our leaders to limit the spread of the virus. For current information on the state of the coronavirus in Ohio, we recommend visiting the [Ohio Department of Health COVID-19 website](#).

A handwritten signature in black ink that reads "Eric Meilstrup".

Eric J. Meilstrup  
President & CEO