CORONAVIRUS (COVID-19) RESPONSE - LOBBY CLOSING - MARCH 20, 2020

As we continue to monitor the spread of COVID-19 or the Coronavirus and with advice and guidance from federal and state government agencies, we have made the following decision:

Putnam County Bank will temporarily close lobbies at all offices (Main Office, Interstate Office, Valley Office and Loan Center) to walk-in traffic, effective Monday, March 23rd.

We will see customers in our lobbies, but all must be by appointment only. Appointments for lobbies and Loan Center can be made by calling 304-562-9931.

Our lending staff stands ready and available for questions, concerns and needs. Please don't hesitate to call us.

We will remain flexible in light of these times to waive fees and penalties where appropriate.

Our Automated Teller Machines (ATMs) remain supplied and operational and our Internet Banking, Bill Pay and Mobile Banking programs remain operational 24 hours a day. Further, our telephone response system, PUTNAM-24, continues to operate to provide 24-hour service for our customers.

Replacement VISA Debit Cards may be acquired by calling our Card Services Department at 304-562-9931.

We have communicated to employees what to do to prevent illness, and what to do if they suspect they are ill. We continue to follow guidelines issued by the Centers for Disease Control and Prevention (CDC).

Our offices continue to be open for regular business hours.

We realize the role we play in our community and the importance of our customers and employees. We want you to know that we are taking necessary precautions and will continue to monitor this situation and communicate our efforts to you on a timely basis.

If you have any concerns, please contact me at 304-562-9931.

Sincerely,

John R. Wilson, Jr.

President and Chief Executive Officer