



CORONAVIRUS (COVID-19) RESPONSE – MARCH 13, 2020

Nothing is more important to us than the health of our customers and employees.

We have been closely monitoring the spread of COVID-19 or the Coronavirus and we have issued various materials to our employees including guidance by the Centers for Disease Control and Prevention (CDC).

We have already activated many parts of our Pandemic Incident Response Plan designed to protect our customers and employees in order that all our offices and services remain operational for the convenience of customer needs.

We have been communicating with our employees since February on how to prepare and protect themselves from the Coronavirus. We have already implemented enhanced cleaning and sanitizing at all offices to protect employees and customers. We have all hand sanitizing stations filled and operational and we have masks available at our offices.

We have communicated to employees what to do to prevent illness, and what to do if they suspect they are ill.

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.

Our lending staff stands ready and available for questions, concerns and needs.

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

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