

THE CITIZENS BANK

PUBLIC ANNOUNCEMENT

We are continually monitoring the COVID-19 situation and we are committed to the health, safety and well-being of our employees, customers and the communities that we serve. We continue to rely on the most up-to-date information communicated from the Center for Disease Control (CDC) as well as information from state and local authorities. Please know that we remain committed to delivering our products and services without interruption during this time. We have taken the necessary steps to make sure all deposit and loan processes continue to run smoothly and that the processing of financial transactions continue without interruption.

Based on our commitment and the guidance provided, we have made the decision to close our banking office lobbies as we believe this is the right thing to do to protect our customers and employees.

Precautionary Steps We are Taking:

- **Beginning Wednesday, March 18th, all banking office lobbies will be closed. All drive-thru facilities at all locations are available and remain open for normal operating hours.** Our goal will be to re-open all banking office lobbies as soon as possible as we continue to take direction from the CDC as well as state and local authorities.
- We will arrange appointments for you to come in if you need access to your lock box, need to open a loan, or open deposit accounts. Please call 800-780-4808. Your safety and the safety of our employees is of the utmost importance.
- Balances, deposits, direct deposits, ACH deposits, wire transfers and loans processes will continue to be handled as always.

- Many of our employees will be working remotely from their homes and some will be working in their offices.
- We are disinfecting our areas, ATMs, drive-thru tubes, and other high-touch surfaces several times a day.

About The Citizens Bank:

We have been in continuous business since 1928 as a community bank, and we are an extremely strong institution. We have the capital and resources necessary to take any actions that may be required to protect our customers, and the FDIC stands ready to support continuing safety and soundness. The FDIC insures depositors up to at least \$250,000. Insurance coverage can go higher depending on account ownership.

On-line Banking Services:

TCB offers many services that allow you to bank remotely. Online banking allows you to access information about your deposit and loan accounts anytime. If you are not enrolled to access online banking, visit www.tcbanytime.com to enroll. In addition to accessing account information anytime, new accounts can be opened on-line and checks can be deposited electronically. And as always, ATM's are available 24 hours/7 days a week.

We understand that many of you have been impacted. During these difficult times, should you encounter hardship or if you have concerns about paying your loans or incurring overdraft charges, please contact us. We are prepared to offer assistance.

We are grateful and truly appreciate your banking relationship. We are committed to providing the same level of customer service that you have come to expect. Please call us at 800-780-4808 if you have questions or want further information about how we're managing through COVID-19.

Sincerely,

Paul C. Goodpaster
Executive Vice President & Chief Operating Officer