



Please review the latest updates from Bank3 regarding the Coronavirus and our operations.

March 30, 2020

As the Coronavirus and its impact continue to evolve and develop, we remain focused on the health and safety of our employees and our communities, as well as our commitment to you, our customers.

We are committed to providing excellent service, and we must do so safely. To help with the nationwide effort of social distancing, we are adjusting services at our banking centers beginning Monday, March 30th. Woodland Mills will offer services via drive thru. Branch services are available for Union City and Memphis however, adjustments are being made to ensure social distancing. **Additionally, our Memphis Banking Center has adjusted its banking hours and will close at 4 pm, daily.** If you need assistance, please contact us at 1-833-623-BANK.

Additionally, if you have questions regarding your current loan or need assistance with a new loan product, please reach out to your loan officer directly or call 1-833-623-BANK and we can direct you to one of our loan officers in the Memphis, Union City, Jackson TN or Desoto County offices.

As always, you can bank remotely via our mobile app or online banking to check balances, deposit checks, make loan payments, pay bills, and transfer funds. Cash withdrawals may be made from any ATM nationwide free of charge.

Please be aware that scammers are taking advantage of fears surrounding the Coronavirus. They are setting up websites to sell bogus products, using fake emails, texts, and social media posts as a ruse to take your money and get your personal information. Tips to help you keep the scammers at bay:

- Don't click on links from sources you don't know. It could download a virus to your computer or device.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention ("CDC") or experts saying they have information about the virus. Visit the CDC website directly for updated information (<https://www.cdc.gov/>).
- Do your homework when it comes to donations, whether through charities or crowdfunding sites (such as via Facebook, etc.). If someone wants donations in cash, by gift card, or by wiring money, don't do it.
- Be alert to "investment opportunities." The U.S. Securities and Exchange Commission "SEC" is warning people about online promotions, including social media, claiming that the products or services of publicly-traded companies can prevent, detect, or cure coronavirus and that the stock of these companies will dramatically increase in value as a result.

Visit the Federal Trade Commission Consumer Information website at <https://www.consumer.ftc.gov/>

We will continue to closely monitor the situation and do all we can to protect you and our employees. As our communities feel the increased impact of the coronavirus, we will continue to make investments to best support our employees and customers considering this pandemic.

As always, we thank you for being a loyal Bank3 customer.

Scott Hauss
President & CEO
Bank3