

Important Coronavirus Readiness Information

Small Business Relief & COVID-19

Here is a quick update on several items of importance to our customers:

- **The US Small Business Administration (SBA)** has announced an Economic Injury Disaster Loan Program for small businesses and non-profits, as well as other assistance. [Click here](#) for further information on the SBA website.
- **Our mortgage lending area continues to be extremely busy.** If you are starting an application, have one in process, or are doing a rate lock, please know that our lenders are working very hard to get everything accomplished as quickly as possible for our customers.
- **We continue to limit service to our Drive-Up or Walk-Up windows only** at both of our locations until further notice. Regular hours are currently being maintained.
- **Lobby access is by appointment only** to protect our customers and our employees. We require everyone, with no exceptions, to call ahead for an appointment if face-to-face assistance by one of our bankers is needed. Please expect to be asked a few simple COVID-19 screening questions.
- **Your money is safe, secure, and accessible with us.** Our depositors are FDIC-insured and have the peace of mind that comes from dealing with a strong, well-capitalized organization.
- **Please be aware of an increased number of Coronavirus-related scams!** Some helpful tips to help you keep the scammers at bay can be found on the [Federal Trade Commission](#) website.

As Coronavirus (COVID-19) continues to impact us in new and significant ways, we would like you to know that all of us at Walcott Trust and Savings Bank share your concerns. The health and safety of our customers, employees, and the communities we serve have always been top priorities for us.

We are committed to meeting your financial needs in any situation and we sincerely appreciate the privilege of serving you. Thank you once again for your business, patience, confidence, and continued support!

Notice to Customers: Lobby Access Restricted to Appointment Only

At Walcott Trust and Savings Bank, we take the safety of our clients, our employees, and the public seriously. As a consequence, and in light of the evolving Coronavirus (COVID-19) situation, we have made the following decision:

- **Effective Thursday, March 19th, we will temporarily limit lobby access at our Davenport and Walcott locations** and provide service only through our drive-up windows and through our walk-up windows in Walcott.
- **If you need to meet directly with a bank representative**, please call our bank office at (563) 284-6202 to make an appointment.
- **Normal banking hours will be maintained at both locations.**

Like you, we look forward to the time when these temporary measures can be set aside and we are able to return to business as usual. In the meantime, thank you for your understanding and support.

Specifically, here is what we are doing at the bank:

- Increasing cleaning and sanitization efforts in our banking centers.
- Reinforcing healthy habits on the part of our employees and instructing them to stay home when they are not feeling well.
- Modifying, postponing, or cancelling large meetings. Keeping our products and services fully available to you.
- Monitoring the financial markets and discussing options for customers to meet their changing financial needs.

Here are some steps that you can take:

- Use ACH (Automated Clearing House) and Direct Deposit to ensure your paycheck or Social Security deposits remain secure and uninterrupted.
- Use our Online Banking, Mobile Banking, and Mobile Check Deposit services to ensure that you can bank anytime, anywhere, without having to travel to the bank to make deposits, payments and transfers.
- Wherever possible, use your debit card instead of cash to reduce your risk of exposure.
- Beware of scams such as suspicious e-mail and text messages, medical supply scams, and fraudulent donation sites that may impersonate a company, charity or government agency.
- Make sure we have your most up-to-date e-mail and cell phone information so we can contact you in the event of emergency and/or fraud.
- Know that we (as well as any bank or legitimate business) will never reach out to you to ask you to provide or verify your account number, Social Security number, or other non-public personal information.

Our bankers are closely monitoring the situation nationally, regionally and locally. Should developments warrant, we will reach out to you with updates to ensure timely notification. We pledge to continue devoting significant resources to stay on top of this emerging situation in order to keep you and our employees informed and prepared.