

Important Coronavirus Readiness Information

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.