

## A Note to our Customers about the Coronavirus (COVID-19) and Valley Republic Bank's Business Continuity Plan

Valley Republic Bank's top priority is the safety and health of our customers, employees, and community. We are actively monitoring information about COVID-19 and are following the guidance from the World Health Organization (WHO), the Centers for Disease Control and Prevention (CDC), and federal, state, regional, and local authorities.

Valley Republic Bank has a comprehensive business continuity plan that is driven by our Crisis Management Team that meets regularly to monitor the situation and manage the Bank's response. Our team has been in contact with key vendors to ensure continuity of service. We want our customers and community to understand what steps the bank is taking in response to this evolving situation.

As a part of our response, we are taking numerous precautions to ensure the safety of employees and customers, including:

- Encouraging any employee who has a fever or may be otherwise symptomatic to stay home and focus on their wellness
- Wearing gloves while handling cash and washing hands frequently
- Increased cleaning procedures and sanitizing teller stations and work areas frequently
- Testing employees' ability to work remotely
- Identifying key personnel who can be isolated to support our products and customers
- Implementing social distancing to keep a safe distance between people
- Encouraging customers to utilize online banking, remote deposit capture, and mobile deposit in order to help our customers bank remotely and minimize human to human contact. Online banking and RDC allow customers to check balances, make payments, transfer funds, and deposit checks

As we continue to monitor the situation, we may implement additional safeguards. These safeguards may include, but are not limited to, the following:

- Requiring employees to work remotely and/or temporarily reducing staffing levels in order to maximize social distancing and limiting face to face interaction
- Closing the lobbies of our branches while continuing to serve our customers through our drive-up teller stations, through online and remote banking services, and the use of electronic signatures to sign documents

While we implement these precautions, we will remain steadfast in our commitment to provide uncommon service through this period of uncertainty. Please reach out to your relationship manager if you have any questions about how any of our services can better help you bank remotely and better ensure the safety of your organization, employees, and family members. We hope you and our community remain safe and healthy.

Sincerely,



Geraud Smith  
President & CEO  
Valley Republic Bank



Eugene Voiland  
Chairman of the Board  
Valley Republic Bank



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