

Member FDIC

March 19, 2020

Dear Valued Banner Banks Customers,

Although meeting and greeting you in our bank lobbies is one of our greatest joys, the potential impact on our communities of COVID-19, commonly known as the Coronavirus, has become a real and serious concern. At Banner Banks we consider our customers and employees to be our most valuable assets and ensuring their health and safety is a top priority to us! In an effort to try and protect these assets and minimize the potential spread of the virus in our communities we have determined to close the lobbies at all Banner Banks offices beginning Friday, March 20, 2020. We will continue to monitor the situation and our lobbies will reopen once the threat of the virus diminishes.

Our Drive-up Windows Remain Open to Serve You!

In order to continue to service your banking needs our drive-up windows will remain open during regularly scheduled hours to serve you. Although our walk-up areas will also remain open at this time, in order to promote social distancing, access to these areas may be restricted so we encourage you to utilize the drive-up windows as much as possible. Night depositories are also available at each of our locations and we will be temporarily extending the timeline for same day processing of items placed in these receptacles to 4:00 PM, Monday through Friday, on normal business days that we are open. Limited lobby service will also be available by appointment Monday thru Friday to assist you with any special needs you may have, such as accessing your safe deposit box.

Internet and Mobile Banking Services

We wish to remind you that we also offer both internet and mobile banking services in order to assist you with your banking needs. You can use these services 24/7 to perform transactions such as checking balances, transferring funds between accounts or to make loan payments. In addition, consumer customers are able to remotely deposit checks utilizing the mobile banking service. For additional information, or to sign-up for these services, please visit our website at <u>www.bannerbanks.com</u>.

Lending Services

Banner Banks has been proudly assisting with the credit needs of the tri-county area of Langlade, Marathon and Shawano Counties since 1900 and we wish to assure you that we remain willing, committed and able to continue to do so. Our loan officers will continue to be available by appointment, Monday through Friday, and we encourage you to contact any of our bank offices for assistance with any lending needs you may have. In addition, if you are aware of an individual or business in our communities that may need credit assistance at this time, we encourage you to have them contact us as well.

We Are Here to Help

We understand that these are uncertain times, however we wish to assure you that we are here to help both now and in the future! We also want to assure you that Banner Banks, as well as other well managed, FDIC insured banks continue to be the safest places for your funds at this time!

If you would like to schedule an appointment or if you should have other questions or concerns, please feel free to contact any one of our offices.

Birnamwood Office (715) 449-2556	Wittenberg Office (715) 253-2999
Hatley Office (715) 446-3341	Antigo Office (715) 627-2101

Please also visit our website for potential updates.

Thank you for your continued patronage and understanding as we try to do our part to protect the health of our communities.

Sincerely,

D. Shannon Blakley President & C.E.O., Banner Banks

For information on how to protect yourself and your families during the outbreak please visit the CDC website at www.cdc.gov