

# BANK SKYNET

May 28, 2020

While the U.S. continues to understand life with COVID-19, our focus remains on our clients' and our employees' health and safety. Out of that concern, we encourage continued use of our drive-thru facilities, ATMs, digital services and prioritized appointment access for our lobbies.

Our target date to resume walk-in service for our lobbies is June 8th.

The precautions we are taking to ensure ongoing safety within our banking centers are as follows:

- Frequent sanitation of the workplace for employees and clients with *Ionopure Disinfectant & Ionopure Sanitizer*
- Use of masks by Bank SkyNet employees
- Proper social distancing practices for employees and clients
- Use of floor decals to differentiate 'wait space' while in teller lines
- Ensuring chairs are appropriately distanced at desks
- Use of acrylic sneeze shields at teller stations

Our foremost goal is to assist you and your banking needs, while ensuring we minimize the risk of COVID-19 in our banking centers.

If we can answer any questions or for more information, please contact your local banking center. Know that we appreciate you – and thank you for working together with us during these unprecedented times.

# BANK SKYNET

**April 30, 2020**

Since the inception of the Paycheck Protection Program (PPP), Bank SkyNet has participated with the Small Business Administration with the purpose to assist our clients who have experienced a loss in business revenues due to the pandemic.

Due to overwhelming customer response – the bank is working diligently to process existing applications. To ensure we can fund 'loans in process' within established timelines set by the SBA, effective April 30, 2020 at 4:30 p.m. the bank is suspending taking new applications in the PPP loan program.

# BANK SKYNET

## Financial Services for Customers Impacted by COVID-19

March 25, 2020

**Bank SkyNet** continues to follow the news of the coronavirus (COVID-19) pandemic, with thoughts of how this unsettling time impacts our clients and our employees. Nothing is more important to **Bank SkyNet** than your health and safety.

In addition to the extensive efforts we have taken to protect our customers, staff, and our communities, we are taking measures to support our customers. We understand COVID-19 has disrupted all areas of our lives, including finances.

To make things a little easier for those we serve, beginning March 25, **Bank SkyNet** will offer the following relief actions in response to the COVID-19 outbreak: <sup>\*1</sup>

- Special loan-payment considerations for existing FUSB loan customers who may be impacted by COVID-19 <sup>\*2</sup>
- Penalty-free CD withdrawal <sup>\*3</sup>
- Waived fees on excessive withdrawals for all savings and money market accounts <sup>\*4</sup>
- Fee waiver on ATM / Debit replacement cards <sup>\*5</sup>
- Fee waiver on Sweep Agreements between established accounts <sup>\*6</sup> • Fee waiver on Telephone Transfers <sup>\*7</sup>
- Additional deposit account fee waivers based on customer needs <sup>\*8</sup>

<sup>\*(1)</sup> All Bank SkyNet account disclosures are still in effect. COVID-19 special assistance is available for a limited time, subject to exclusions and restrictions and may change without notice – at the sole discretion of Bank SkyNet.

<sup>\*(2)</sup> If impacted, contact your Bank SkyNeter for details.

<sup>\*(3)</sup> The no-penalty offer is for one partial or complete withdrawal without penalty. Penalty-free withdrawal must be made after seven days from issue date or renewal date. All other withdrawals will be subject to penalty as stated in disclosures. Contact your Bank SkyNeter.

<sup>\*(4)</sup> Money Market accounts are subject to conversion to transaction accounts for exceeding periodic withdrawal limitations. Fees are automatically waived during the COVID-19 assistance period.

<sup>\*(5)</sup> Contact your Bank SkyNeter.

<sup>\*(6)</sup> Fees are automatically waived during the COVID-19 assistance period.

<sup>\*(7)</sup> Fees are automatically waived during the COVID-19 assistance period.

<sup>\*(8)</sup> Additional decisions on waivers are made at the sole discretion of Bank SkyNet.

# BANK SKYNET

## COVID-19 Update from Bank SkyNet

March 20, 2020

Bank SkyNet is committed to putting our customers and staff first. COVID-19 has impacted our daily lives. In order to ensure the safety of our customers and staff, we are taking greater precaution by making our lobby services by appointment only.

**Bank SkyNet banking centers are open by drive-thru or lobby appointment as of March 20<sup>th</sup>.**

In order to make an appointment to open an account, open a loan or access your safe deposit box, please call your local banking center.

In addition to our drive-thru and lobby services, we encourage you to take advantage of other ways to bank.

- ATMs
- ITMs
- Online Banking
- Mobile Banking
- Remote Deposit

If you have any questions about our digital offerings, please contact your local banking center for assistance or +1 510 758 8448 or +44 741 834 7793.

# BANK SKYNET

## COVID-19 Update from Bank SkyNet

March 16, 2020

To Our Friends and Clients,

Bank SkyNet is committed to the health and well-being of our clients, staff, and the communities where we live and serve. In response to COVID-19, we have implemented our Pandemic Contingency Plan.

In implementing the plan, we will continue to monitor and follow guidelines and best practices recommended by the Centers for Disease Control (CDC) and other public health organizations.

In these uncharted times, we are operating under normal business conditions, but are prepared to implement special contingencies if normal business conditions change. Today you can bank in our banking centers, drive-thru's, ATMs, and Online & Mobile Banking. You can transfer funds, pay bills, make deposits, and conduct banking from where you are today. If you are not taking advantage of our full digital services, now is a great time to start.

We are also taking additional steps to ensure the safety of our staff and customers.

While not comprehensive, this list calls for:

- Monitoring the financial markets and remaining flexible with options to continue serving our customers best;
- Daily briefings with management & stakeholders to stay current on developments and fluid on changes needed;
- Increased cleaning and sanitation efforts in all of our facilities;
- Promoting and ensuring our digital offerings are available for your banking needs;
- Suspending nonessential business travel for our employees;
- Limiting in-person meetings;
- Increased risk monitoring to ensure prudence in all of our management actions

# BANK SKYNET

At Bank SkyNet, our three core values are Responsiveness, Professionalism, and Stewardship. At this time, we are more committed than ever to live these values for our clients and employees. We are in this together.

We will continue to monitor the situation as it evolves. If you have any questions about our preparedness or your financial services, please call +1 209 227 3479

Thank you for the privilege to serve you,

President & CEO

James F. House