



Each day we take another step closer. Closer to joining friends at our favorite local eateries, closer to family beach trips and to the shouts and cheers of overflowing little league fields, closer to embracing our loved ones and friends. Every day, a little bit closer. Closer to being together.

There's no denying coronavirus has rocked our society, tested our mettle at every turn, and forced us to reevaluate even the smallest decisions—making the seemingly mundane and routine an exercise in careful planning and personal logistics, with health and safety hanging in the balance.

AB&T was one of several area businesses suddenly forced to figure out how to meet its clients' needs while facing a heretofore unimaginable obstacle.

It's not ideal to operate a bank with a closed lobby. But it can be done. And we're proud we've been able to shift gears and find ways of continuing to serve you and deliver full service banking with the Gold Standard of service that defines our organization.

If the coronavirus pandemic has taught us anything, it's that change will be thrust upon us, and its incumbent we're ready to deal with those changes when they come.

And at AB&T, when change comes, we're ready.

When that day comes where we feel we can safely and securely reopen our branches to outside traffic, you can rest easy knowing we'll be ready then as well.

Currently, we are working diligently to develop a comprehensive plan that will allow us to once again welcome our clients and community through our doors and into our lobbies.

With health and safety always top of mind, we will ensure that we do our part to protect our associates, clients and community while continuing to provide full service banking, as we have done throughout this crisis.

There's no denying we miss seeing you. And we're eager to once again to meet with you face-to-face and share those special moments that connect us. And we are certain that day is coming.

Until such time that we are able to safely and effectively open our doors and welcome you back in, please know that we're here for you and are only a phone call away.

If you need anything at all, please don't hesitate to reach out to dedicated team of bankers at 229.446.2265, or visit www.abtgold to explore our wide range of Digital Banking services.