

Since its inception, AB&T has been committed to serving its community during times of prosperity and trouble, and that commitment hasn't changed as we all begin to deal with the impact of Covid-19 (Coronavirus) reported in the Albany area.

We are here for you and will continue to be a ready resource and partner, but we also take the current situation very seriously.

While we are committed to handling all of clients' banking needs during this time of uncertainty, the health and safety of our associates, clients and community remains our top priority.

To ensure that we're ready to meet your needs now and well into the future, we are implementing the following safety precautions, effective **Monday, March 16**:

Limiting Branch traffic:

- Meredyth Drive We are asking clients to enter through the front door and are limiting the
 number of clients conducting business in the branch at any given time; asking clients to utilize
 our digital banking services for transactions that do not require a branch visit (i.e.: mobile check
 deposit, debit card control, internal transfers); and routing clients to our drive throughs and
 ATMs
- **Lee County** Our drive through remains open, however we have closed our Lee County branch lobby. We are handling client interactions at the drive through only; customer service request may be handled by phone or at the Meredyth location (prepare for longer than normal wait times)
- Pine Avenue Drive through open to clients and non-clients as usual
- Other Departments Access to our commercial client services, mortgage and trust will be limited in the building, but our bankers are available. We ask that clients contact their banker to arrange meetings

Following Bank Pandemic protocol:

- Cleanliness/Sanitation AB&T associates are following <u>CDC guidelines</u> as it relates to proper sanitation and cleanliness procedures and have been asked to maintain (when possible) a 6 foot distance from each other and from clients.
- **Sick Associates** Any associate exhibiting signs of illness of any kind are being sent home and asked to remain there in accordance with our self-quarantine guidelines.

- **Associate Segmentation** AB&T has taken the step of grouping our associates into segments or teams to ensure continued operation of the bank should an associate(s) show symptoms of the virus and need to be self-quarantined.
- **Client Contact** AB&T associates have been asked to maintain a safe distance during client interactions to help limit the potential spread of the virus and we are asking clients to please communicate any special instructions or concerns they have when interacting with associates.

Our goal is making sure we continue providing our clients with the service they expect while doing so in a manner that protects all and honors the spirit of the precautions that have been suggested area-wide.

In the coming weeks we will continue to act on the advice of local leaders, health officials and regulatory agencies and we will adjust our processes accordingly.

In the meantime, clients can continue to take advantage of AB&T's convenience services, such as digital banking and mobile deposit, and are more than welcome to reach out to our bankers and staff via email and telephone for questions and guidance.

Please visit <u>www.abtgold.com</u> for information about our products and services and continue to follow us on social media for updates about hours, banking services and community outreach.