

As concerns and fears about COVID-19 (coronavirus) grow, I want to personally assure you that we at Security Bank and Trust Company (SBT) are taking steps to help protect the wellbeing of our customers and employees. We are reviewing daily updates from the Centers for Disease Control and Prevention (CDC) and monitoring guidance from local, state and federal authorities.

Your Security Bank and Trust Company Branches

- Beginning Tuesday, March 24th our branch lobbies will be closed at all locations.
- All branch drive-thru windows will remain open for typical transactions.
- The bank is open and will maintain normal operating hours.
- Our full staff is available via phone for questions.
- Loan and account services will be available via appointment.
- The North Branch will be the only location not accepting lobby appointments at this time.
- We are frequently disinfecting high-touch surfaces, such as ATMs and common areas.
- We are encouraging employees to follow CDC hygiene recommendations.
- We appreciate your understanding that your experience in our branches might look, and feel, a little different as we work together to protect the health of our communities.

What you can do

- SBT provides <u>online banking</u> and mobile apps to help you take care of your accounts from anywhere. You can check balances, make payments, view transactions and more without visiting a branch. We also offer mobile check deposit through our SBT App.
- You can make deposits via our mobile app, night drops, and the ATM at the downtown location in Miami.
- You also can use SBT drive-through services.
- Enroll in online banking at <u>www.sbtmiami.com</u> or call 918-542-6661 and ask for a New Accounts Representative
- Visit the <u>CDC</u> for the latest recommendations on preventing illness.

Your money is safe

The economic impact of coronavirus has created concerns for many. Rest assured, your funds at SBT are safe and insured by the FDIC.

We'll keep you updated

We'll let you know through email or <u>www.sbtmiami.com</u> if we need to make changes to our services, branches or operating hours.

Beware of scams

Be on the lookout for unusual requests for your personal or account information. Unfortunately, some people will try to take advantage of the concerns caused by the coronavirus outbreak. You can get information and tips about how to prevent fraud at the <u>Federal Trade Commission</u>.

Rest easy

Be assured that your financial safety and your health remain our top concern at Security Bank and Trust Company. We appreciate your business and value the trust you place in us every day.

Warm regards,

Marcel Walther President and CEO Security Bank and Trust Company