



March 24, 2020

The Next Right Thing.

Our team has been working tirelessly over the past four weeks to ensure that we were prepared to serve you when the coronavirus virus arrived in our community. We are so grateful for the technology enhancements we've made over the past ten years that have allowed us to continue our bank operations with minimal staff on-site. Our primary goal is to create a health banking environment for our team, our customers and our community. With a resilient history of 119 years, our bank remains safe and sound.

Consistent with direction provided by the President and our Governor, the Citizens Bank of Edmond lobby will remain temporarily closed. We are prepared to serve you in our drive-through facility located at 32 N. Broadway. In order to practice effective social distancing, we will only have one teller operating our drive-through at any time. As a result, the waits may be long. We appreciate your patience and understanding. To minimize the number of staff we have in the same facility, we are also reducing our drive-through hours to Monday through Friday, 10:00 am to 6:00 pm. We will not have in-person service available on Saturday. Despite this change, our team is here to serve you with even greater availability remotely and through self-service operations. By appointment, we are also able to support your specific account or loan needs or provide you access to our safe deposit box vault. We strongly prefer to meet with you on Wednesdays to limit the access to our lobby facility. For cash needs outside of these hours, we do not charge any ATM fees and will refund the fees of other financial institutions. Our drive-up ATMs are equipped to take deposit, either checks or cash, 24/7. Additionally, our emergency support is available by phone 24/7. For cash needs beyond those available at the ATM, businesses can register to use our remote electronic banking facility located in Midtown Oklahoma City for self-service access to rolled coin, coin and cash deposits and cash withdrawals. This facility is also equipped with an Interactive Teller Machine, connecting you with our remote staff, Monday through Friday, 7:00 am to 7:00 pm and Saturday, 8:00 am to 2:00 pm. Our team also accelerated self-service access to ITMs in our Downtown Edmond lobby located off of Broadway. Access is available by calling 405-341-6650. By the beginning of May, we plan to have an external ITM located at Hurd and Broadway.

For loan customers adversely impacted by the COVID-19 virus, we are offering a relief program. Consumer borrowers should have received a letter outlining the program and business customers should have received a call from their loan officer. If you haven't heard from us, feel free to call us or text me at 405-808-8993. Vault 405, our co-working space, is closed to the public and will be closed to all operating businesses that are considered non-essential. We encourage you to use the curbside service offered by our member, Urban Agrarian

This weekend, our family watched the film Frozen 2 with the consistent message of "when you can't see the future, do the next right thing." Our team is living this philosophy, having faith that this will be a short-term crisis with the preparedness to serve you no matter how long this endures. Thank you for your patience. I look forward to being on the other side of this challenge, stronger and even more committed to one another. Our Citizens team is dedicated to serve you. Please text me if we can better serve you in any way at 405-808-8993. I'm available any day at any time.

Sincerely,

Jill Castilla, President and CEO

Citizens Bank of Edmond