

**11/19/20:**

Important Notice: All of our lobbies are open by appointment only beginning Monday, November 23, until further notice due to COVID-19 concerns. Please continue to use our drive-up and call for appointments. Thank you for understanding. We appreciate your patience.

**11/12/20:**

Important Notice: The Wabash lobby is closed beginning Thursday, November 12, until further notice due to COVID-19 concerns. Please continue to use our drive-up and call for appointments. Thank you for understanding. We appreciate your patience.

**11/5/20:**

Important Update: The Syracuse lobby is temporarily remaining closed. Please continue to call for appointments regarding new accounts and loan needs. Thank you for understanding. We appreciate your patience.

**10/27/20:**

Important Notice: Due to the increasing number of COVID-19 positive tests in Syracuse, we have decided to close the lobby of this branch through Saturday, November 7<sup>th</sup>. We will reopen the lobby on Monday, November 9<sup>th</sup>.

**7/27/20:**

Governor Holcomb signed an Executive Order that masks are required, throughout the state of Indiana, beginning Monday, July 27, and lasting 30 days, August 26, 2020, over the nose and mouth when:

Inside a business, public building, or other indoor place open to the public. This does not extend, however, to private office, private workspaces or meetings in which six feet of social distancing can be achieved and maintained between people not in the same household. The only exceptions are as follows: (Only included those pertaining to business within the bank)

1. Children under two (2) years of age should not wear a face covering because of risk of suffocation;
2. Children who are over the age of two (2) years and under the age of eight (8) years unless otherwise required by a directive in this Executive Order;
3. Any person with a medical condition, mental health condition or disability which prevents wearing a face covering;
4. Any person obtaining a service which requires temporary removal of the face covering for security surveillance, screening, or a need for specific access to the face, such as while visiting a bank or while obtaining a health-related or person care service involving the face, however the removal of the face covering must be temporary and limited only to the extent necessary to obtain the service;

Compliance: The purpose of the requirement in this Executive Order is to protect the health and lives of Hoosiers, to ensure businesses will remain open, to allow schools to reopen and operate safely, and to allow Hoosiers to continue to participate in their chosen activities. State and local health departments

shall be responsible for enforcing compliance through education about the importance of wearing face coverings and dispelling myths and misconceptions about the use and/or the benefits of the requirement. If the applicable data on the virus does not improve or continues to worsen in our State, there may be little choice but to reverse course and return to a prior state in our reopening plan for Indiana. Such measures could include re-imposition of more stringent measures such as business closures or other burdensome limitation or implementation of new restrictions to help protect the health, safety and well-being of Hoosiers.

**Crossroads Bank appreciates your help complying with the Governor's mandate.**

**4/9/2020:**

We appreciate the opportunity to help you weather this difficult time. Due to extraordinarily high volumes we have paused accepting applications to the Paycheck Protection Program (PPP). Crossroads Bank is here for you, and this pause will allow us to focus on processing applications we have received before proceeding further. We appreciate your patience and want to assure you that we're working diligently to meet your needs as quickly as possible. Please feel free to reach out to your lender for further information.

**3/25/2020:**

I want to thank YOU, our customers, for your patience these past few days. After working with our fintech partner, I am happy to announce our financial systems are restored and fully functional. As most of you know, Indiana is now under the "Stay at Home" order, and all non-essential businesses must close. Please be assured that banking is considered an essential service and Crossroads Bank is open to serve you.

As you consider all that is happening, please keep in mind:

1. Accounts are Safe:

You can be secure in the knowledge that your deposits are safe with us. All deposits are insured by the FDIC up to \$250,000 per depositor. Since 1933, no depositor has ever lost a penny of the FDIC-insured funds.

2. Beware of Fraud:

Please use this as a reminder to remain vigilant for cyber scams related to COVID-19. Criminals may send emails with attachments or links to fraudulent websites to trick victims into revealing sensitive information. Use extreme caution with social media, texts, or calls related to COVID-19.

3. Customer Resources:

We are here to serve you through our various banking services, including online, mobile, telephone, drive-up, ATM, and by appointment at any of our convenient banking centers.

4. Call Your Banker:

Please reach out to us if you are experiencing financial hardship during these unprecedented times. Please call us at 260-563-3185 and ask to speak to your local banking representative. We are here to help you find solutions.

Continue to practice social distancing and wash those hands. Since 1920, Crossroads Bank has remained committed to serving our communities. Together, we will overcome this challenging period.

Sincerely,  
Roger Cromer  
CEO/President