



Dear Valued Customer:

As the COVID-19 Pandemic continues to develop, we want to assure you that the health, safety and well-being of our customers, employees and the community we serve are our top priority.

What are we doing for our customers?

At this time, we are maintaining regular business hours. We will continue to diligently monitor the situation, and if necessary, we will make appropriate changes to ensure we are proactive in helping to mitigate the risks and spread of Coronavirus (COVID-19).

Our online banking and mobile banking app with Remote Deposit Anywhere allows our customers to access their account 24/7. We are temporarily increasing our mobile banking deposit limits to add flexibility for our mobile banking customers during this time. If you find that the temporary limits do not meet your needs please call our customer service line listed below.

In addition, we are offering an incentive of \$10 fee credit to any existing customer that enrolls in online banking and electronic statement delivery by March 31, 2020. To enroll in online banking and electronic statement delivery click on this link below or call our **customer service line at 517.316.0180**.

https://capitolnational.com/mobile_banking.html

Additionally, our employees are able to assist customers without the need for face-to-face interaction, especially if that is something you are trying to avoid. Please call us to see how we can help.

Be aware of scammers and cyber-criminals who may try to take advantage of your concerns related to COVID-19. They may offer you fake products, medical advice, create fake charities, or compel you to click a fraudulent link to gain access to your device. Please visit the [Federal Trade Commission](#) to learn more about how you can avoid a scam.

What has Capitol National Bank done to prepare for something like this?

The Bank maintains a Board-approved Business Continuity Plan (BCP) and a Pandemic Plan, which is tested annually and was recently reviewed/updated by our Officers, Senior Team and Board of Directors. These plans help to ensure continued, uninterrupted service for our customers during emergency situations such as this.

As a precautionary step, we have implemented increased sanitization efforts in high-touch areas at both locations and have provided hand sanitizer readily available and will make every effort to replenish our supply as needed. In addition, we are encouraging employees and customers to follow the precautions and steps recommended by the World Health Organization and Centers for Disease Control and Prevention. For more information on best practices to prevent the spread of illness please refer to the links below:

<https://www.cdc.gov/>

<https://www.who.int/>

If you have any questions, please feel free to contact the Bank at 517.484.5080.

As always, thank you for choosing Capitol National Bank.

Sincerely,

Ed Harden
President

Cristin Reid
Chairman & CEO