

A Message to Customers Regarding COVID-19

Dear Valued Customer,

The Bank of Charlotte County is pleased to announce that effective Monday, June 29th our lobbies will be reopening to the public. Our walk-up and drive thru windows remain available to accommodate your banking needs.

Following is an outline of what you can expect when you visit our re-opened lobbies.

- A face mask is encouraged when entering our lobbies. If you do not have a mask, one will be offered to you.
- Our employees will be wearing masks when meeting with or serving customers directly.
- Floor decals have been installed to assist with social distancing.
- Plexiglass shields have been installed for an added layer of protection.
- Hand sanitizer will be available to you.
- We have increased the frequency of our cleaning and disinfectant procedures.

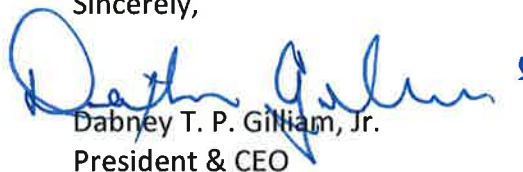
We would also like to remind everyone that the convenience of banking from home remains through our Online, Mobile and Telephone banking products. Should you currently not be taking advantage of these, we will be happy to assist you in enrolling or you can visit our newly designed website (www.bankofcharlotte.com) and open the E-banking Tab for complete information.

Please remember cyber-criminals use opportunities and times like these to attempt to perpetrate scams. Please make every effort to be cautious and aware when you are online and to be particularly observant of emails with attachments and links to unknown sites.

As always, we value and appreciate your business. Please know our bank welcomes you back to our lobbies and continues its' efforts to support our customers, communities and employees during the COVID-19 crisis.

With best regards, I remain

Sincerely,



Dabney T. P. Gilliam, Jr.
President & CEO