An important update for our valued customers,

As we all are trying to adapt during this time of uncertainty surrounding the Coronavirus, Heritage Bank is taking precautionary steps to help protect our customer and our employees.

Beginning March 18 2020, our drive-up window services will continue to be open with regular business hours. The following branch lobbies will be temporarily closed until further notice:

- 1 <u>Lobby closings:</u> Only drive-through banking will be available at the following branches: Marion and Hiawatha 8:30 am to 5:00 pm; Delhi 8:30 am to 4:00 pm
- 2 Loans by appointment: Please call 319-373-5400 to schedule a time.
- 3. <u>Loans by phone:</u> Loan applications are available over the phone, during banking hours. Please call 319-373-5400 to visit with a loan officer.
- 4. <u>Safe Deposit Box:</u> Access to safe deposit boxes is available by appointment only at the all branches. Please call 319-373-5400 for Marion, 319-393-1789 for Hiawatha and 563-922-2174 for Delhi to schedule an appointment.

If you plan to visit a branch, our team is taking extra precautions to frequently sanitize our facilities based on recommendations by the Centers for Disease Control and other health professionals.

We would like to remind you that our ATMs are always available, and we strongly recommend that you use our remote digital banking services. We also encourage the use of electronic transactions whenever possible that can reduce or eliminate the handling of money and paper checks that could possibly carry the virus.

Our mobile and online services include:

- Online Banking to manage your accounts, transfer funds, and more.
- Our free Mobile Banking App that can be downloaded to your smartphone.
- <u>Mobile Deposit</u> from our Mobile App, to deposit paper checks from your smartphone.
- Paying your bills with Online Bill Pay.
- Using your Debit Card whenever possible to pay for items rather than using cash.
- Mobile Wallet, which offers a touchless way to pay for goods and services.
- <u>Surcharge-free ATMs</u> that offer an easy way to get cash, and deposit bills and checks.
- Our drive-through branches to promote social distancing.

Other ways we can help:

We also understand that there may be cases where customers find themselves facing financial difficulties during this time. We're here to help the best way we can. Please contact us at 319-373-5400 if you have been impacted by Coronavirus and are in need of assistance.

Thank you for your patience and understanding during these unprecedented times. Feel free to call us at 319-373-5400 or visit us online at www.heritagemarion.bank if you have any questions about enrolling and using our online and mobile banking services, or to learn more about how we can help.

Warm Regards,

Tammy Danover