

March 16, 2020


To Our Customers:

The COVID-19 situation is evolving rapidly, and not for the better. Here are some of the steps NBC is taking to safeguard the health of you, our customer, and NBC staff as well.

1. Starting Tuesday, March 17th, bank lobbies will be closed.
  - a) The Athens branch and the Main Office will be closed for Teller transactions.
2. Lobbies will be open by appointment for specific business, for example, access to a safe deposit box; or consultation with a loan officer.
3. Drive-thru windows will remain open for all Teller transactions.
  - a) Drive-thru hours will be extended for one additional hour in the evening.
4. Other options:
  - a) For cash: Our ATMs.
  - b) For deposits:
    - i) All NBC ATMs now accept deposits of both cash and checks.
    - ii) Remote Deposit Capture of checks.
5. Online banking remains an effective way to handle your banking business. You may:
  - a) Check balances.
  - b) Transfer between accounts.
  - c) Pay bills.
  - d) Transfer to another institution (which needs approval at the Main Office in order to prevent fraud or losses on your account).
  - e) Open deposit accounts.
  - f) Apply for loans.
6. NBC is requiring any staff who may possibly have been exposed to the virus to stay home.
7. Extra precautions are being taken to sanitize or disinfect surfaces touched by customer or staff.
8. Please do not fall for COVID-19 **Scams**. Remember that NBC will **never** call you to ask for personal identifying information.

The above steps are temporary, and we can not know today when we will return to normal operations. We will advise you as matters evolve. Together we will work through this situation.

Yours truly,

  
James W. Warren  
President