

April 10, 2020

Dear valued customer,

As anticipated, yesterday Governor Whitmer extended the “Stay Home, Stay Safe” executive order through April 30, 2020 for Michigan residents.

With this next phase now official, I want to remind you that banking continues to be an essential industry – and Century Bank and Trust is committed to providing our entire suite of services and products to customers. You have full access to your accounts and banking services while this order is in place.

The health and safety of our customers and staff remains our utmost priority. All of our office locations will continue to operate with limited lobby access during this time. If you need essential face-to-face service, please call to schedule an appointment. We strongly urge you to utilize our other very convenient banking services during this time:

- Office drive-thru
- Online banking
- Mobile app
- Telephone
- ATM
- Office drop-box

A few other reminders from my past communications with you:

- Any customer experiencing financial hardship is encouraged to reach out to us so we can help navigate your options.
- For our commercial clients, there is significant funding allocated to support your business. Century Bank and Trust is set up to make the Small Business Association (SBA) Payroll Protection Program (PPP) loans and has already assisted a number of business clients in obtaining them. For more information about the PPP loans and other SBA programs, please contact your lender or visit our informational page at: <https://www.centurybankandtrust.com/business/care-act--small-business-loan>.
- Century Bank and Trust continues to follow all CDC recommendations for a healthy and safe environment. For up-to-date information, please visit our COVID-19 resource page: <https://www.centurybankandtrust.com/resources/covid-19-resources>

I recognize that this is a very challenging environment for all of us. I especially want to thank you for your understanding and adjustment to how we can best - and safely – serve you right now.

Our dedicated team will continue to be here to assist you with all of your banking needs. We will get through this unique time together. Please call us with any questions; and should you desire to speak with me directly – my office number is (517) 278-1526 and my cell number is (517) 617-3527. Have a wonderful weekend.

Stay safe and take good care of yourself and your loved ones,



Eric H. Beckhusen
Chairman & CEO