



Dear valued customer,

Our routines aren't "normal" right now. Some of us are part of industries deemed "essential" while others are not. And all of us are trying to navigate the stay at home order. These all present challenges – but no matter your situation – remember Century Bank and Trust is here for you through all of this.

Since our message to you last week, a key part of the federal stimulus directed to assist individuals and families, the Economic Impact Payments (EIP), have begun to arrive.

The first round of stimulus deposits started last Friday across the country and Century Bank and Trust saw the first round of customer payments electronically deposited on April 15th.

These payments will continue to come in for those customers who filed a federal income tax for 2018 or 2019 and had their payments automatically deposited through ACH; those who receive Social Security retirement, disability (SSDI) or survivor benefits; and those who receive Railroad Retirement Benefits. Qualified people falling into these categories will receive their EIP automatically – without taking additional steps.

**For those who do not normally file a federal tax return or do not have their return directly deposited, the IRS has created two web-tools to assist you in receiving a payment, if you qualify.** You can visit the IRS website [www.irs.gov/eip](http://www.irs.gov/eip) to register your bank account information under the Non-Filers tool or the Get My Payment tool. When entering your bank account information into these payment tools, you will need the Century Bank and Trust routing number **072404883** and your account number located on your bank statement, on a personal check or by contacting our office. As a reminder, your account number is **NOT** your debit card number.

With the rollout of EIP, we want to remind you that these types of situations unfortunately bring out dishonest people trying to take advantage of it. Watch out for scams. Particularly, if you receive a message from the IRS asking for personal information, this is a SCAM! For yourself and those close to you who may be more vulnerable, please stay very vigilant and aware of unsolicited communications asking for personal or private information – through mail, email, phone call, text, social media or websites.

Additional Information regarding EIP and scams can be found on our website under the COVID-19 Resources page: <https://www.centurybankandtrust.com/resources/covid-19-resources>.

In wrapping up this week, **I would like to acknowledge our dedicated Century Bank and Trust Team.** They have been on top of their game this past month to ensure we are here for you with as limited disruption as possible. Just like you – they have had to adapt quickly to drastic changes in their everyday personal and work lives. **They have stood very tall through all of this - I am honored to be part of their team!**

Remember...we are open and will continue to serve you and our communities during this difficult time. Our loyal team is here to assist you with all of your banking needs and questions. This absolutely includes me too – my office number is (517) 278-1526 and my cell number is (517) 617-3527. I wish you a relaxing weekend.

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

Eric H. Beckhusen  
Chairman & CEO