

Dear valued customer,

As we know, yesterday an additional 20 day extension was added to Michigan's Stay Home/Stay Safe order – pegging the new expiration through May 28th. Century Bank and Trust is in your corner and here to assist during this troubling time. Please contact us with any services you may need or questions you may have and remember I am fully accessible at my office (517-278-1526) or on my cell (517-617-3527) should you feel I can be of assistance.

I give credit where credit is due. This week's communication is very nicely done...and brought to you by Mashaun Schabloski, our Assistant Vice President and Marketing Director.

Please enjoy Mashaun's message below and have a wonderful Mother's Day weekend.

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

Eric H. Beckhusen

Eric H. Beckhusen,
Chairman & CEO

To our communities,

With the extended COVID-19 related closings, I know we are all challenged – but at the top of this list is our local business community. Now more than ever it's important to reach out and support them.

Helping our businesses through this tough time keeps dollars – and jobs – in the local economy. These are our neighbors, friends and family and they are essential to the long-term vibrancy of our communities.

Here is a list of what we can all do during this short-term adjustment in our lives:

1. **Continue to 'shop local.'** Many of our businesses are offering online ordering with curbside pickup or delivery. Call, text or go to their website to place your order with a credit card and then enjoy your purchase!
2. **Dine out in your own home.** Many restaurants are offering menus for curbside pickup or delivery. And don't forget to tip generously – these folks are manning the frontlines and doing it on a smaller income given the current environment. While you're at it, hit one of the local stores that specialize in your favorite spirits. It will make the meal that much more festive (and don't we all need a little of that right now?)

3. **Two words:** Gift Cards. Think of how much you'll need all those products and services that have been closed since mid-March. Buy ahead in the form of gift cards to help tide smaller businesses over during the crunch and you'll have something to look forward to later.
4. **Write and post positive reviews.** Many of today's small businesses rely on social media. Positively rate and comment on Yelp, Google and Facebook. When they reopen, recent good reviews can make a difference.
5. **Buy direct from farms.** Oftentimes, local farms focused on a "farm to table" model count on restaurant sales for their primary income – and with so many eateries closed, they may have a surplus of produce and meat. Everything will be exceptionally fresh and likely competitively priced.
6. **Connect with local social media.** Most of our communities have pages on platforms like Facebook, where you can share information on local resources. Positively talk up the business... if your friends see you purchasing locally, they may be encouraged to follow!
7. **Keep paying service providers.** If you have the financial means to do it, continue to pay your cleaning people, hair stylist, child care provider, etc. They need the income and we need them to still be there when this is over!
8. **Take an online class.** Do you belong to a gym, dance studio or yoga center? They may be offering classes via Zoom or other application. For a few dollars you can help them stay in business and yourself stay in shape. If you can swing it, also keep paying your membership or subscription until they can open again.
9. **Let them keep the deposit.** Suppose you've paid for a class or summer camp that has to be cancelled. Consider making a donation of the deposit or fee – to help them weather the closing. If you can't do that, try putting the money toward a different session in the future.
10. **Donate your expertise.** If you have a special business related skill, there's probably a local business that could benefit from a free consultation.

Remember, these businesses are the major economic engine that to makes our communities what they are. Let's join together and continue to support them in their time of need.

Stay strong and let's continue supporting each other,



Mashaun Schabloski,
Assistant Vice President
Marketing Director