

November 16, 2020

Dear valued customers,

As we continue to navigate the increased surge of COVID-19 and do our part to help mitigate the situation, it is our goal to support the intent of the new Michigan Department of Health and Human Services guidelines issued last night.

As we know, the last few weeks have brought an increased number of positive COVID-19 cases in the communities we serve. Every community's public health needs are different, so we want to make sure we play a constructive role by taking responsible actions to continue to do what's right for our customers and employees.

**Century Bank and Trust will be instituting enhanced preventative measures at all office locations by again temporarily limiting lobby access to by appointment only effective Wednesday, November 18, 2020.**

Our drive-thru locations will be available for full service as well as our other very convenient on-line and remote banking applications during this time.

You can access and manage your banking needs in a number of convenient ways that limit non-essential personal contact:

- Online banking: Access your accounts, transfer funds, pay bills at the convenience of your home.
- Mobile app: 24/7 control of your finances, deposit checks, pay bills, transfer funds all on the go.
- Telephone: Call us Monday-Friday 8:30 am to 5:00 pm and Saturday 8:30 am to Noon
- ATM: open 24/7
- Drop-box
- Drive-thru: open for all your banking needs.

At Century Bank and Trust, we are confident in our abilities to provide you with exceptional banking services even with this temporary adjustment to support public health. Like earlier this year when the same change was introduced, your banking relationship will continue as normal – just with modified access to our facilities to protect you, our employees and our communities.

As we all continue monitoring this evolving situation, please know that Century Bank and Trust and our dedicated team of employees are here to help you through this. Should you have any questions, please contact us. If you feel there is something I can assist you with my office number is 517-278-1526 and my cell phone 517-617-3527.

Continue to take care of yourself and your loved ones,



Eric Beckhusen

Chairman & CEO