

March 31, 2020

Dear valued customers,

I want to “check-in” on a personal level...and hope this finds you and your family healthy and doing the very best possible during this challenging time.

Like you, I miss the things we take for granted that are now temporarily on hold – eating out, getting together with friends and family, shaking hands and giving hugs. Like many, my family spring break trip for next week had to be cancelled – an extra very tough decision as it is our last “official one” given our youngest is a high school senior.

I share this because we are all struggling together – in some way – to deal with the crazy disruptions at home and work. Please know that you are not alone. This will pass and things will return to a more familiar way of life for all of us.

With the financial impact of the extended “Stay Safe, Stay Home” orders now significantly beginning to filter through our local economies; I want to remind all of you that we are here to assist you and our communities through this.

All customers, especially existing loan clients – business, residential, home equity and consumer – please contact us to discuss the various ways we can assist with payment relief and funding needs to bridge this economic pause button caused by the Coronavirus.

As most realize, a historic government stimulus package was approved late-last week directed to assist individuals and businesses being financially impacted right now.

**For our business clients, there is significant funding allocated to support you.** We just received final information from the Small Business Administration (SBA) regarding forms, procedures and guidelines today. **Century Bank and Trust is set up to make these loans and is ready to start taking and processing applications.**

Further details and an application are available here:

<https://www.centurybankandtrust.com/business/care-act--small-business-loan>

It is important to note that these loans will be made directly through us and our fellow banking industry comrades.

Our Business Service’s Team stands ready to assist you – please feel free to call them for further clarification or any questions you may have. As always, if you feel I can be a resource in assisting you please contact me at my office (517) 278-1526 or on my cell phone (517) 617-3527.

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

*Eric H. Beckhusen*

Eric H. Beckhusen  
Chairman & CEO