

## COVID-19 LOAN RELIEF PROGRAM We are here to help.

March 24, 2020

mBank is committed to being a financial resource in all of the communities we serve. If you have been impacted by COVID-19 (Coronavirus) and need our financial support, please know mBank is here to help. mBank remains in sound financial condition with strong levels of capital and liquidity to serve your financial needs. Our dedicated and experienced staff is here to discuss how we can help you through this challenging time.

Today we are introducing our **COVID-19 Loan Relief Program**, to help alleviate some of the financial pressures you may face as a result of illness or workplace changes. mBank's program features:

- Payment deferral for up to 90 days on consumer installment loans, mortgage loans, and credit cards
- Payment deferral for up to 90 days on business loans as well as interest only payment options
- The suspension of any late charge fees on all consumer installment loans, mortgage loans, and business loans for 90 days
- Low-interest loans with flexible payment options for personal life expenses for consumer clients

Please call your local mBank lender if you have been impacted and need assistance. You can find a full list of mBank contact information at [bankmbank.com/locations](http://bankmbank.com/locations). Additional customer and community resources, are also available at [bankmbank.com/covid-19](http://bankmbank.com/covid-19). Here you will find more information about your current banking options and answers to questions you may have about these services.

For the health and well-being of our customers, employees and communities, we temporarily suspended lobby access at our branch locations on March 17. Our drive thru services remain available and will offer most banking services. We encourage you to take advantage of our online and digital banking tools that are available to you. Online Banking and Mobile Banking offer 24/7 access and allow you to safely view transactions, check balances, make payments, and deposit checks right from the comfort of your home.

Through the years, we have dedicated ourselves to serving the financial needs of our customers and communities. We remain focused on continuing to provide these essential services to you. Stay healthy. Stay safe.

Sincerely,



Kelly W. George  
President & CEO  
mBank