

## An Update from us on COVID-19

Mutual Savings Bank has been assisting customers for 130 years. During this time we have been beside our customers in times of war, health concerns and economic downturns. We also have been here during times of celebration like graduations, start of new careers, weddings, purchase of a new home or the start of a new business venture. Whatever the reason, Mutual Savings Bank has been a part of the community due to our strength and stability.

We, along with community banks all across this country, are committed to helping our customers get through this difficult time. It is what we do. We help our neighbors and friends see things through to better times. We want to thank all our customers for their continued support.

Please know that we continue to remain open and service our customers from our drive-up locations in Franklin, Nineveh and Trafalgar. All of your accounts are accessible via our online and mobile applications. Additionally, our ATM's are available 24 hours a day in locations very familiar to you in Trafalgar, Nineveh, Franklin Main Street and Franklin Main Office. Please let us know if you have accessibility concerns and need to meet with one of our staff. This is also available after we ensure the health safety of our staff.

As a result of the CARES ACT, many Americans will be receiving the economic impact payments issued by the Internal Revenue Service. Many of our business customers have participated in the Payroll Protection Program via the Small Business Association working with our commercial loan officers. Regardless of these programs, we understand that these are not normal times. As such, we understand that your employment status may not be consistent with only a short time ago. Remember, we haven't just been our customer's bank in the good times. We have been here when things have been tough.

We are here today, standing beside our customers to offer fair answers to tough questions. If you have any concerns about your accounts you have with Mutual Savings Bank, please call us. We can answer questions regarding the following matters (and many more):

- Checking account fees
- Loan late payments
- Deferring loan payments
- Loan modifications
- Helping customers use mobile and digital banking platforms
- Alerting customers to scams related to the coronavirus

We know this is a difficult time. This is a healthcare crisis that together we will endure. Our message to you is that we are here to talk through some tough issues and find fair ways to help us both get through this together. If you have any questions for us, please start by calling your favorite location. If you don't know that number, simply call 317-736-7151 and you will have resources to get you the help you need. If you prefer to check us out online, you can do so by visiting us at [mysb.bank](http://mysb.bank).