



**HERITAGE
FIRST BANK**
Member FDIC

By now, we have all been impacted in some manner by the effects of the worldwide Coronavirus (COVID-19) concern. Your Heritage First relationship is extremely important to your banking team. Equally important is your safety as well as access to your bank. On March 18, 2020 each Heritage First Bank office will transition to Drive-Through only service until further notice. While our lobbies are closed, office hours will be available by appointment only by calling 706-232-5600. The information below has been developed in anticipation of the questions or concerns that you may have on a prioritized and go-forward basis.

- We will maintain a clean and sanitized environment. The Heritage First banking team has received instructions on the ways that we may maintain a clean facility, given present circumstances. Further, hand sanitizers have been placed throughout our offices with an enhanced focus on sanitizing areas of high-touch volume.
- We will remain vigilant about keeping our staff up to date on all of the developments regarding this matter with a heightened corporate focus on monitoring the status of those who have traveled or have been exposed to others whereby the spread of the virus potentially could occur.
- We will uphold uninterrupted access to the bank's accounts and business lines. Our Management Team continues to execute a business continuity plan that provides logical solutions to situations presented.

As you plan your routine banking needs, I encourage you to consider using one of our convenient digital/alternate banking channels featured below:

- E-bank/Mobile App where account holders may engage in bill-pay, account transfers of funds and mobile deposits. For new users, enrollment is easy. Sign up today by visiting www.heritagefirstbank.com or download the Heritage First Banking App for your Apple or Android device.
- ATM Network to access cash with a reimbursement of out-of-network fees. Please contact your Heritage First banker to secure your card.
- Drive-through window services with no direct "in-person" contact at one of our conveniently located Rome, Georgia offices.

Thank you for your time, consideration and confidence in Heritage First Bank. I represent a group of seasoned professionals who stand ready to assist your every banking need and together we remain eager to support you during this unique time.

With gratitude,

Ryan P. Earnest
President and Chief Executive Officer