



With the increasing news and concerns regarding the spread of the Coronavirus (COVID-19), Bay Port State Bank would like to ensure our thumb area residents, businesses and farming operations that we are taking the necessary steps to protect the safety and well-being of our customers, employees, and their families to stop the spread of COVID-19 while continuing to serve our customers and communities.

Therefore, effective March 20, 2020, Bay Port State Bank is taking the following precautions:

- Our lobbies will be open by appointment. Please call any one of our three offices or use our toll-free number 877-656-2231 to schedule an appointment.
- Our lending staff is available by telephone and by appointment for all your lending needs.
- Our customer service representatives are available by telephone and by appointment to address your deposit account needs and safe deposit box access.

We encourage you to take advantage of our services that are available 24/7:

- Electronic banking services including BPSB online, Mobile and Telephone Banking.
- Consumers may make mobile deposits via our mobile banking app and also utilize our Online banking to pay their bills via BillPay.
- You may access your account at any one of our 9 Convenient ATM Locations, free of charge. Additionally, when out of the area you may make surcharge free ATM withdrawals when using SUM[®] ATMS (for a location near you please visit <https://www.sum-atm.com/>).
- You may make deposits at any one of our full-service ATMs, free of charge using your debit or ATM card.
- You may also utilize any one of our three-night depositories at any BPSB office or at the Kinde ATM Kiosk, for after-hours drop off.

During this difficult time, we ask you to do what the thumb area residents do best – support our communities by following the Center for Disease Control and Prevention (CDC) guidelines to ensure the safety of our neighbors, the elderly and those who have serious underlying medical conditions.

All financial institutions stand united in the shared battle against COVID-19. Bay Port State Bank remains committed to providing you with the best service possible even during these challenging times. We will get through this together. If you have any concerns or questions, please do not hesitate to call any one of our offices.

Sincerely,

Teresa Snider
President/COO