



## Coronavirus (COVID-19) Update

As you know, the World Health Organization determined on 3/11/20 that the COVID-19 virus situation is formally a world pandemic. At United Bankers' Bank, we are closely monitoring the governmental and local responses to the virus. UBB is committed to our role in maintaining the stability of the financial and payment systems within the nation's critical infrastructure.

We are working to ensure that we can support your bank throughout this pandemic scenario. UBB is fortunate in that many of our key employees can readily work from home, and we are deploying more remote workers each week, by design, to help prevent the spread of any illness. You may find that during this pandemic stage, we will opt for more virtual meetings rather than face-to-face visits to help protect your teams as well as ours. We are limiting non-essential air travel and enforcing stay-at-home periods for employees who have traveled to affected areas. UBB has also adapted our paid time off and short term disability policies to ensure that employees who need to stay home, can do so without financial risk.

And as always, we are ensuring that the safety of our team, and our commitment to serving you, are at the forefront of our decisions. We value your business and appreciate your strength and persistence as we face this pandemic situation together.

Sincerely,

A handwritten signature in black ink that reads 'Dwight R. Larsen'.

Dwight Larsen

President & CEO

United Bankers' Bank