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NORTH CAROLINA BANKS IMPLEMENT PREVENTION MEASURES FOR COVID-19

RALEIGH, N.C. – The North Carolina Bankers Association (NCBA) is working closely with its 84 member banks across the state in proactively addressing the current coronavirus (COVID-19) pandemic.

As the COVID-19 situation evolves, North Carolina banks are taking aggressive steps to safeguard the health and safety of their customers, staff and communities, while ensuring the delivery of important financial services such as money and credit availability. North Carolina banks are strong and stand ready to provide important financial services and support to our fellow North Carolinians.

Federal and state regulatory agencies require financial institutions to have business continuity plans and testing processes to address pandemic scenarios, such as with the COVID-19 virus. While each individual bank's plan may differ slightly, a growing number of North Carolina banks are implementing the following changes to minimize person-to-person contact and to encourage responsible social distancing:

- Banks are encouraging customers to utilize drive-thru, ATM, internet and mobile banking channels for transaction services. Some North Carolina banks will be closing or limiting lobby access to walk-in traffic to ensure the health and safety of employees and customers.
- Banks are asking customers who need to conduct certain business in-person with a banker, such as safe deposits, loan transactions and other matters that require a visit to the bank, to schedule an office appointment.
- Banks are enhancing cleaning and sanitary practices to mitigate the spread of the virus.
- Banks are implementing travel restrictions for their staff members.
- Many noncustomer-facing bank employees are being asked to work from home to distance themselves from one another, in keeping with guidance from state and federal authorities.
- Customers facing financial hardships as a result of COVID-19 should contact their bank to discuss their situation.

- Customers are encouraged to use their debit and credit cards when making purchases. Consider using a disinfecting wipe to periodically clean your cards after use, and wash hands or use hand sanitizer soon after touching point-of-sale keypads and card readers.
- Customers are encouraged to check their financial institution's website for updates as the situation evolves.

“North Carolina banks are the cornerstones of our communities. I’m especially proud of the steps NCBA members are taking to ensure the health and safety of our customers and employees,” said Wendell Begley, NCBA chairman and president & CEO of Black Mountain Savings Bank.

“North Carolina banks are open for business and stand ready to serve their customers and communities through this event,” said NCBA President and CEO Peter Gwaltney. “These commonsense measures banks are implementing will help keep people safe.”

ABOUT THE NORTH CAROLINA BANKERS ASSOCIATION:

The North Carolina Bankers Association brings together all categories of banking institutions that best represent the interests of our rapidly changing state. Proudly serving North Carolina’s banking industry since 1897, the NCBA is the professional trade organization providing advocacy, leadership and support for its dynamic membership base. The Association has two subsidiaries, Centrant Community Capital and Community Bank Services (CBS). Centrant Community Capital provides permanent debt financing for workforce apartment communities and housing in a number of states. CBS offers insurance and employee benefit products, as well as other to the Association’s members and publishes a quarterly magazine, *Carolina Banker*. For more information, visit at www.ncbankers.org.

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