



We are closely monitoring the emerging COVID-19 (coronavirus) public health threat and taking precautions to ensure our customers and associates remain as safe as possible.

This is a fluid situation, and we will continue to be informed, prepared and quick in addressing and implementing our approach. We have a business continuity task force that crosses multiple areas within New Era Bank to ensure we're prepared for pandemic and other crisis events.

We have robust plans in place across our organization to ensure both our associates' safety and the sustainability of our business operations, so we can continue to meet and exceed the needs of our customers and partners.

How we're serving you

As the situation unfolds, we will make some operational decisions that help protect our associates and customers, which are outlined below. Rest assured that our core operating processes and commitments remain in place, even with these restrictions on social interactions.

We will continue to serve you and service your accounts as we always have—even though it may be over the phone, via email, or through a window.

- **All New Era Bank branches will be temporarily restricting access to our lobbies starting at 8:00 AM March 23rd. If necessary, please call for a lobby appointment. We will still be here to serve you through our Drive-thru's, which will operate normal business hours.**
- We have implemented a 14-day self-quarantine for associates who have been exposed to the coronavirus based on tiered exposure levels.
- We are asking any employee exhibiting symptoms to remain at home.

We are here to help

We have comprehensive data protocols and business continuity plans that allow us to move forward with payroll, payments, transactions and more – all as normal.

If exposure to COVID-19 has impacted you financially, please notify us and we will work with you to determine next steps. As always, we are here to serve your financial and business requests as you need them, when you need them. Please contact us at 573-783-3336 between 8 a.m.-4 p.m. Monday-Thursday, or Friday from 8 a.m.–5 p.m.

Banking with New Era Bank

Our customers can bank virtually anywhere, anytime with the New Era Bank Banking app and <https://www.newerabank.com/>

If you haven't already:

- Download our app at: <https://www.newerabank.com/smartphone-app/> in Google Play or the Apple Apps Store
- Enroll in online banking at <https://www.newerabank.com/>

This will allow you to:

- Access your accounts and see your balances, transactions and other important details
- Deposit checks, make payments and transfer funds
- Update your personal details

Additionally, our branch associates are here to assist. Branch locations can be accessed here: <https://www.newerabank.com/locations/>

Key questions and answers

Who are you relying on for your information?

We are working with various trade groups and clients such as yourself, but also rely heavily on external parties including the World Health Organization (WHO), the Centers for Disease Control (CDC), the Department of Health and Human Services (HHS), the State Department (State) and local health departments for their guidance and any restrictions they put in place that may supersede our current planning.

Are you continuing to update your planning?

We have activated a task force crossing multiple areas within New Era Bank to ensure we're prepared for COVID-19 and other similar events. This task force includes executive management, and is addressing topics such as potential travel and/or visitor restrictions, impacts on current absence policies, third-party readiness and additional cleaning and hygiene needs. We will continue working with internal business partners to assess their planning as this unique situation continues to develop.

Does your planning include alternate worksites or work-from-home options?

Our planning allows for departments to take advantage of work-from-home strategies as appropriate. We will continually monitor service levels to make sure customers continue to receive the service they are used to.

Are you working with your third-party providers on their planning?

We review our third-party documentation on a regular basis but have also been following up in detail with key providers to determine how they are managing the current situation. We are addressing any concerns directly with them.

Has New Era Bank done any prior planning for a pandemic-type event?

Part of our standard business continuity practices is to conduct annual tabletop exercises, including pandemic response situations, and our latest exercise took place in March of 2019 to a team of managers across the company. This exercise has been made available to other departments across New Era Bank for their preparedness as well. We have been conducting pandemic preparation exercises since 2000.

What is New Era Bank doing to avoid payment processing issues?

Customers should not expect an interruption to New Era Bank payment services as a result of the coronavirus situation, including your ability to send or receive payments such as payroll processing, immediate payments via wire transfer, card payments and payment receivables.

Does this affect how I bank?

Our online banking and mobile applications remain available 24/7 for your convenience. You can check balances, view transactions and make payments without any interruption, just as you're used to. If you need to speak with customer service representative, feel free to connect with them over the phone at 573-783-3336.

Speak with someone

If you have questions about COVID-19 as it relates to your relationship with New Era Bank, please connect with one of our customer service representatives today.