

April 7, 2020

In today's COVID-19 environment, **Adapt**, **Serve** and **Thrive** are words we are living by to allow us to provide you the banking service and services you've come to expect from us. The COVID-19 Virus has us learning to do things a little differently in order to protect the public's health, including our customers and employees. Here's a few of the steps we've taken:

We've temporarily closed our lobbies to lessen the risk of the Virus being spread. We continue to serve our customers by **providing regular banking services** via our drive-through tellers, as well as our phone, online and *by-appointment/in-person* options of:

- Online Banking
- Mobile Banking
- Phone Banking
- Mobile Deposit
- Bill Pay
- Popmoney
- Cashier's Checks
- Coin Services
- eStatements
- ACH Payments
- Wire Services
- Safe Deposit Boxes

Planned to be in effect until June 30, 2020, we have:

- ✓ Increased **Mobile Deposit Limits** from \$2,000 to **\$5,000 per day**, and increased the **monthly total deposits** of \$5,000 to **\$10,000**.
- ✓ Lowered **NSF Fees**: **\$15** per item on Consumer Accounts; **\$20** per item for Commercial Accounts.
- ✓ Lowered the **Convenience Fee** on ATM's charged to non-customers from \$3 per to \$1.75 per.
- ✓ Developed an expedited **ACH Dispute** process.

Our **Customer Care Center** is standing by to assist you with any of your banking needs or questions, including how to **enroll in or utilize any of our online or other banking programs**. Our **Account Officers** remain readily available to you via telephone and/or email.

**WTNB is here to help you, Monday – Friday, 8am – 5pm at 877-493-7862.**

### **Business Continuity Statement**

Financial Industry regulations require that financial institutions prepare for the possibility of a business disruption that potentially results from power outages, natural disasters, public health emergencies, or other events. **WTNB has a comprehensive Business Continuity Program in place**, which is reviewed, updated, and tested on a regular basis. The program provides for continuation of customer services and

bank operations in the event of business disruption. **This allows us to remain focused on supporting you during this uncertain time.**



**WTNB**   
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