



May 29, 2020

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## A message of thanks from Oxford Bank & Trust

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First and foremost, I hope this personal message finds you healthy and safe!

Thank You! These two words are sincerely expressed to all of you for being our loyal and devoted customers. I say them to you on behalf of our entire team at Oxford Bank. Our mission is to serve you and Make Your Financial Life Better. We have strived to do just that through this most difficult of times. Thank you for your understanding of our need to balance two important goals over the past several months. We needed to reduce our employees' work hours in order to protect their health and comply with the statewide stay-at-home order while at the same time keeping locations open to handle your transactions and banking needs. We understand for some of you it has not been an ideal way to do your banking through our drive-up facilities. That is why we are so grateful for your patience and understanding. Let me say it again - Thank You!

I am pleased to share some good news which should help us to more efficiently handle customers' business in our drive-ups. As of June 1, 2020 we will be reopening our Westmont drive-up lanes, bringing to four the number of operating drive-ups. Our hours for now will remain Monday-Friday from 10:00 a.m. to 4:00 p.m. Our customers can now bank at any of the four available drive-up locations.

**6495 S Cass Ave. Westmont  
2920 83<sup>rd</sup> St. Naperville  
1520 W Lake St. Addison  
205 N Addison Rd. Addison**

We look forward to a day when we can return to offering you full branch services via our lobbies and drive-ups with normal business hours! However, it is not possible at this point to know when that will be. We, like you, will continue to closely monitor public health and government assessments of the local health situation. The leadership team of the bank is planning for that day. We will make sure that all of our locations have maximum customer and employee safety by installing protective shields, building inventories of face coverings, gloves & disinfectants, establishing new customer traffic patterns to promote social distancing, and making sure that we meet your expectations. As that anticipated day approaches, I will share more information.

May you and your loved ones continue to be safe and healthy and once again, Thanks!

Bruce W. Glawe  
President & CEO  
Oxford Bank & Trust