



MAKING YOUR FINANCIAL LIFE BETTER.

March 19, 2020

Oxford Bank & the Coronavirus (COVID-19)

Everyone at Oxford Bank would like to thank our customers for their cooperation in our efforts to protect our community from the spread of Coronavirus (COVID-19). I think we have all been shocked by how rapidly this situation is evolving—even on a daily basis. Our thoughts are with you, your family members, and friends as you deal with the pandemic. At Oxford Bank we are committed to doing what we can as a leader in our financial community to try and get ahead of the crisis at hand.

Our Oxford employees take extensive measures to ensure a healthy work environment and to protect you and themselves. We regularly clean surfaces, observe proper hygiene, and use social distancing protocols. In return we ask that you, our customers, continue to work together with us to responsibly face these challenges. We urge you to do your banking using the full range of alternative resources we have available and to resort to in-branch or in person interactions only where absolutely necessary. The following options offer the safest and most secure way to conduct your banking in this environment:

- ATMs are available at all of our branches or use the MoneyPass network surcharge free
- Visit our website at oxford.bank to access your accounts through mobile and online banking (with which you can pay bills, make deposits, transfer money and view statements among other services)
- Support is available from our Call Center Team @ 630-629-5000
- Drive-thru teller access at three of our branches in Naperville and Addison.

We are now making the next appropriate step to address the Coronavirus risks while serving you. We are always here to Make Your Financial Life Better but this step is necessary to also protect your physical health as well. We have transitioned our branch customers to drive-through banking only for the foreseeable future to three locations including 2920 83rd St., Naperville, and in Addison at 1520 W. Lake St. & 205 N. Addison Rd. For the safety of you and our employees, we are temporarily closing our other branches.

Our Plainfield and Naperville Book Road branch customers will be directed to our Route 59 & 83rd Street branch. Our Westmont customers will be directed to our two Addison branches at 1520 W. Lake Street and 205 N. Addison Road. Temporary operating hours at our three open branches are Monday-Friday from 10:00 am to 4:00 pm.

If you would like access to a safe deposit box, our team will be happy to work with you to make that happen. Customers requiring access at either Addison branch may set an appointment by

calling 630-576-2200. Safe deposit access at the Naperville Route 59 branch can be arranged at 630-305-4200.

So How Are You Doing? How Can We Help You?

We are amazed by the resilience and fortitude of the customers, families, and business owners we work with. If you are a business loan customer, your commercial banker should be reaching out to you to see how you are doing and explore how we can help. We have resources, connections, and experiences that can help you chart a course through this. If you are struggling with your cash flow, please let us know so together we can explore solutions to help mitigate the impact of this crisis on you and your business. For assistance, please reach out to:

- our Call Center team at 630-629-5000,
- your branch manager,
- or your commercial banker.

Lastly, I want to assure you that Oxford Bank is strong and healthy and we continue to be a safe haven for your money. Thank you for being our customer and for your understanding and flexibility as together we chart a safe course through the crisis.

Bruce Glawe
President/CEO, Oxford Bank & Trust