



March 13, 2020

Bank of the Bluegrass Clients & Friends,

At this time our highest priorities are the health and safety of our bank team and their families along with our clients and the great Central Kentucky area that we serve.

For that reason, we are activating initial steps of our pandemic plan in response to COVID-19. Our plan follows guidelines from the Center for Disease Control and Prevention and local, state, public health authorities. Our goal with this effort is to ensure that we have an appropriate response to the risk associated with this virus.

Components of our initial plan include:

- Each location has been stocked with disinfecting wipes and sprays, hand sanitizers, and other disinfecting items to keep their areas clean.
- Increased cleaning and sanitization of common areas.
- The removal of all food items such as candy, popcorn, and suckers from our lobby areas.
- Segregation of team members and some team members working remotely
- Our team members who handle money may be wearing gloves.
- We will be greeting you with our friendly, smiling faces rather than handshakes.

If you haven't already:

- Download the Bank of the Bluegrass Mobile App or enroll in Online Banking- both are available 24-hours a day, seven days a week. You can check balances, make transfers, access Bill Pay, and much more.
- Need to deposit a check? With mobile check deposit available within the Bank of the Bluegrass Mobile App, you can deposit checks 24-hours a day, seven days a week. With your phone's camera, take a picture of the front and back of the check, and submit.
- Bank team members are just a phone call away. For assistance, please call (859)-233-4500 to speak to one of our team members.
- All ATMs at our three locations are available 24-hours a day, seven days a week. Also, find 55,000 additional surcharge-free ATMs by going to <http://www.allpointnetwork.com/atm-locators.aspx?>
- You can also add your debit card to your digital wallet with Apple Pay®, Google Pay®, or Samsung Pay®, as a contact free means of payment.

We will continue to make every effort to operate in a normal fashion, while ensuring the health and safety of our team members and clients.

As always, we are here to help with any of your financial needs.

Sincerely,

Bill Allen  
President  
Bank of the Bluegrass & Trust Co.  
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