



March 17, 2020

Bank of the Bluegrass Clients and Friends,

We are continuing to monitor and follow guidelines from the Center for Disease Control and Prevention, as well as local, state, and public health authorities.

Social distancing is highly encouraged to help stop the spread of the coronavirus. As such, we feel it necessary to take additional steps to help protect the health and safety of our employees, clients and the community we serve.

Effective Wednesday, March 18<sup>th</sup>, we will temporarily be closing out lobbies.

Drive-up banking at our 215 Southland Drive and 101 E. High Street locations will be available from 8:00 a.m. to 6:00 p.m. Monday-Friday, 9:00 a.m. to Noon on Saturdays. Our branch ATMs, and area Allpoint surcharge-free ATMs will continue to be available. Other banking options include Online and Mobile Banking. Deposits or payments dropped in our night depositories during normal business hours will be processed by end of day. Those dropped after normal business hours will be processed next business day.

We're here if you need us! Customer Service is available by phone (859) 233-4500 from 9:00 a.m. to 5:00 p.m. Monday-Thursday, 9:00 a.m. to 6:00 p.m. on Friday, and 9:00 a.m. to Noon on Saturday.

We're here if you need to apply for a loan, open an account, access your safe deposit box, or need other specialized care that is best done in person. Simply contact your Relationship Manager or Customer Service Representative. We're happy to schedule an appointment to assist you as promptly as possible.

We value your relationship and appreciate your understanding.

Sincerely,

Bill Allen  
President  
Bank of the Bluegrass & Trust Co.  
215 Southland Dr.  
Lexington, Ky. 40503  
(859) 233-4500

Member FDIC