



At MCBank, the well-being of our customers, communities, and staff is our top priority. We understand the concern our communities may be experiencing surrounding coronavirus (COVID-19). MCBank is well prepared to meet the needs of our customers and staff as the situation develops.

Here are a few steps we can all take to help prevent the spread of COVID-19:

1. If you are not feeling well, seek medical attention and avoid interactions with others, including staying home from work and school.
2. Completely wash your hands often and use hand sanitizer when available.
3. Avoid large public gatherings when prudent.

MCBank understands COVID-19 and other events can disrupt our normal lives and routines. MCBank has developed numerous methods to accommodate our customers and allow you the ability to conduct your banking with as little disruption and as much convenience as possible. MCBank encourages you to use MCBank digital tools and other resources for self-service banking and 24/7 account access. You can access your account information via our online banking or by using the MCBank app. From the MCBank app, you can deposit checks, control your debit card, make payments, view transactions, check balances, find an ATM and more. In most cases it may be easier and faster to manage your account using our digital tools. In addition, our drive thru lanes and ATM's are convenient options should you need them.

If you have questions about these services or would like to enroll in our digital tools you can find more information at www.mcbanktx.com or at 800.285.2216.

MCBank would also like to remind you that fraud tends to increase during an event like COVID-19. Customers should be alert to various types of scams including, but not limited to the following:

1. Emails that appear to be from the Center for Disease Control (CDC) or world health Organization (WHO). The scammers have crafted emails that appear to come from these sources, but they actually contain malicious links and attachments.
2. Emails that ask for charity donations for studies, doctors, or victims that have been affected by the COVID-19 virus.



3. Emails claiming to have new or updated COVID-19 details, cures, protections and other emails that ask you to click on a link. These links can be malicious in nature and should never be accessed by clicking on them.

If you require information on the COVID-19 virus, we recommend you use trusted sources for the information such as the CDC website directly and never by clicking on a link.

MCBank has been in existence for over 130 years and has survived world wars, a great depression, recessions, market crashes, market rebounds, and rate fluctuations. MCBank has thrived during good times and managed successfully through down times by faithfully serving our customers and our communities at all times. MCBank is prepared to assist our customers and will continue to work hard to ensure this tradition continues and to honor the trust you have placed in us as your community bank.

We also understand that there may be situations where customers find themselves facing financial difficulties brought on by the disruptions due to COVID-19. MCBank is here to help and we encourage customers who may be impacted to reach out to us to discuss how we might be of assistance.

Please visit us at www.mcbanktx.com for the latest updates.

Sincerely,

A handwritten signature in blue ink that reads "Robert E. Hemsath". The signature is fluid and cursive, with a horizontal line extending from the end of the name.

Robert E. Hemsath, MBA
Chief Executive Officer