



March 30, 2020

Dear Valued Business Customer:

We wanted to take this opportunity to check in with you and see how you are coping with the challenges created by the coronavirus (COVID-19) crisis. I want to ensure you that we are taking precautions to ensure the health, safety, and welfare for our employees, customers, and communities. Here at American Bank, we have adjusted our operations to provide health and safety by closing our lobbies (meetings with bankers can be handled on an appointment basis) and are handling transactions via our drive-up teller lanes, ATMs, on-line banking, mobile banking, and debit/credit cards.

As a small business owner, rest assured that American Bank stands by you and are here to assist you in overcoming the challenges presented by this unprecedented health crisis. I encourage you to contact your banker and discuss your individual needs and how we can partner with you to satisfy those needs.

As you may be aware, there are several programs that are available as a result of the passage of the Coronavirus Aid, Relief, and Economic Security (CARES Act) Act on Friday, March 27th. The Small Business Administration (SBA) has programs that can assist small businesses during these challenging times. You can find more information at the following website:

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

A quick recap of the current programs are listed below:

- Paycheck Protection Program – capital to cover the cost of retaining employees – Program not active yet
- Economic Injury Disaster Loans – Working capital to overcome temporary loss of revenue
- Small Business Debt Relief Program – SBA will pay your principal and interest payments on certain existing SBA loans – Program not active yet
- SBA Express Bridge Loans



Our business bankers will be reaching out to each of you to discuss your immediate and long term needs. As a valued partner of yours, we will assist in helping each of you survive and thrive during the COVID-19 crisis.

If there is anything that American Bank can help you with, feel free to reach out to us. Lastly, please be safe and remain healthy.

Sincerely,

Rob Marwick, CEO