



March 17, 2020

To Our Valued Customers:

Based on continuing developments related to the Coronavirus (COVID-19), the Bank, in accordance with CDC guidelines, has made the decision to close all of our lobbies effective Wednesday, March 18, 2020. This decision was made with the health and safety of our customers and employees in mind.

All drive-ups will remain open at normal business days and hours. Safe deposit boxes can be accessed via appointment only. Please contact the branch where your safe deposit is located to set an appointment.

As a reminder, American Bank & Trust accounts are easily accessible anytime and anywhere with an American Bank & Trust Visa® debit card, one of our 55,000+ Surcharge Free ATMs worldwide or via our digital banking suite. If you need to drop something off, our branch night deposit vaults are also available 24/7. If you would like to download our application or learn more about our digital offerings, please [click here](#).

We understand this outbreak may cause some financial challenges and we're here to help. Please contact us with any concerns or financial challenges so we can discuss ways to work through it together. As with any time of uncertainty, it's common to see increased fraud attempts. Don't click on any links or attachments from someone you don't know and remain vigilant in safeguarding your information.

We kindly ask for your patience as this situation continues to evolve.

Our core values of being proactive, supportive and committed to each other, our clients and the overall success of the Bank remain a top priority. Please check back to our website at <https://www.ambankqc.com> for more updates over the coming weeks. As always, if you have any concerns or questions, please [contact us](#) directly.

Sincerely,

A handwritten signature in black ink that reads "Jeffrey P. Rose". The signature is written in a cursive, flowing style.

Jeffrey P. Rose
President & Chief Executive Officer