



June 23, 2020

A Message to Our Valued Customers:

I hope this letter finds you healthy and safe. When the Coronavirus first reached our shores a few months ago, I don't think any of us fully imagined the impact it would have on our everyday lives. We're heartbroken for the family and friends directly affected by COVID-19. We're adjusting to social distancing and seeing familiar faces behind masks and plexiglass. And we're applauding the essential workers helping us through it all.

As cautious reopening efforts continue, I want to reassure you that Abington Bank is doing everything we can to resume normal operations while making sure our locations are safe places to do business.

As we prepare to reopen

Our branch lobbies will reopen to customers for regulator operating hours beginning July 6. On behalf of our entire staff, we look forward to welcoming you back. Our lobbies will look a little different when you return, and in the coming week we'll let you know what to expect and about the preventative steps we're taking for your health and safety and ours.

We're here for you.

Many of you have sent cards, notes, and gifts thanking us for being there for you. But I'd like to thank *you* for sticking by *us*. We take our responsibility for providing you with essential services seriously, and have transformed our business so you could count on us. Our branch drive-ups remain open for regular hours and our dedicated branch and Customer Care teams are readily accessible to help you live your life, support your family, or make payroll. We're working to support the needs of those facing financial hardship with kindness and compassion. And, we're helping you embrace the convenience and capabilities of bank-at-home services, some for the first time. As our lobbies reopen, our commitment to playing a critical role in your lives and our communities only strengthens.

We're here for local business.

The business community was hit hard by the economic shutdown. So when the SBA launched its Paycheck Protection Program, we sprang into action to help business owners access these funds and keep people employed. In total, our company approved more than 1,350 PPP loans totaling approximately \$134 million, allowing local businesses to keep almost 15,000 employees on the payroll. Our focus was on small businesses who needed it most, with 90% of our PPP loans under \$250,000. Through it all, our commercial lending team remains proactive, accessible, and responsive to help business owners weather the storm. Time and again, our business customers tell us they're grateful for our help in quickly securing this economic lifeline. We're thankful they chose Abington Bank for their banking relationship.

We're here for our community...today and tomorrow.

I could not be more proud to lead this community bank that continues to serve you with such commitment, passion, and heart. Now more than ever, I'm confident that we can rise to meet any challenge we face...together. We can't wait to see you.

Sincerely,

A handwritten signature in blue ink, appearing to read "Andrew J. Raczka".

Andrew J. Raczka
President and CEO