



March 19, 2020

A Message To Our Valued Customers:

For more than 100 years, Abington Bank has supported its customers and communities during times of prosperity and optimism and through times of hardship and doubt. Through it all, Abington Bank has been dedicated to ensuring the health, safety, and well-being of our customers, employees, and members of the community. That is why we continue to monitor the developments and potential impact of the Coronavirus (COVID-19) pandemic.

As a community bank, we understand the critical role we play in the well-being of our communities as well as our responsibilities to the financial health of our customers. While we expect some financial relief for consumers and businesses to come from our government in the days ahead, we at Abington Bank are developing our own plans to provide support and relief to those who are truly in need. Our customers and communities can count on us today as they have for the last 100+ years.

Your Deposits Are Safe With Us

You can rest assured that your deposits are safe and secure at Abington Bank. We are a well-capitalized bank with more than enough liquidity to satisfy all of our customers' needs. Year after year we are one of the top performing banks in the region. Moreover, deposits at Abington Bank are insured by the Federal Deposit Insurance Corporation for amounts up to \$250,000 with amounts in excess of \$250,000 insured in full by the Depositors Insurance Fund ("DIF"), a private excess insurer. Our excellent financial strength and deposit insurance coverage should give you the peace of mind to focus on ensuring the health and well-being of your family, friends, and neighbors.

We're Here For You

Beginning on March 19th, and for a 30-day period, we are putting the following programs in place to support our customers' short-term needs as a result of hardships they may face due to the Coronavirus pandemic:

- We will waive early withdrawal penalties on CD withdrawals up to \$10,000 per customer.
- On an individualized basis, we will consider options to support the needs of consumer loan and mortgage loan customers who may have difficulty meeting their payment obligations in the months ahead.
- Our commercial loan officers will work with impacted business customers to assess their banking needs to ensure their operations remain intact despite loss of income or other impact to their business as a result of this pandemic.

Contact Us

Customers in need of assistance should call our Customer Care team at 877.380.2265 or their commercial loan officer for more information or options specific to their banking needs.

We have been in business for over 100 years because we believe in being a great banking partner. During these challenging times the commitment we have to our customers and the communities we serve will not waver. So, let's continue to take care of our families, friends, and neighbors and weather the effects of the Coronavirus...together!

Sincerely,

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

Andrew J. Raczka
President and CEO