



Contact:
719.657.3376
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Postmaster@TrueLocalBank.com

COVID-19 Updates

10/1/20

Lobby Protocol Update

Beginning Monday, October 5, 2020 lobby protocols will change at both the Del Norte and Creede office locations.

Del Norte:

- The practice of logging customers at the door prior to entry shall discontinue.
- Other protocols shall persist:
 - **Everyone must wear a mask to enter the building and must wear it continuously.**
 - Lobby hours will be from 10 – 2 Monday through Friday.
 - Entry and exit will be through the North doors only.
 - We will limit the number in the lobby to 4 customers at any one time.
 - Customers may have to wait outside to maintain 4 in the lobby

Creede:

- The lobby shall open for Limited Hours
 - Lobby hours will be from 10 – 2 Monday through Friday.
 - **Everyone must wear a mask to enter the building and must wear it continuously.**
 - Walk up window shall be open continuously from 9:00 to 4:00 Monday through Friday.
 - We will limit the number in the lobby to 2 customers at any one time.
 - Customers may have to wait outside to maintain 2 in the lobby

The above protocols are designed to assure staff and clients have a safe experience while obtaining all banking services. We continue to recommend full utilization of the Digital Tools available on our website, Drive-up and Walk-up services and making appointments.

7/10/20

Return to normal fee schedules

The bank shall return to normal fee schedules and rates on the following timeframe:

Loan Servicing:	August 1, 2020
Deposit and Operational Services:	September 4, 2020

While the fee schedules shall normalize, we encourage customers to contact us with requests to waive fees for specific events and hardships. The bank continues to support all who are negatively impacted by the virus and will make individual plans to help with individual problems.

6/30/20

Lobby Open Limited Hours

Beginning Wednesday, July 1, Del Norte Bank will open the lobby for limited hours. The following protocols are designed to meet the health and safety standards of the State of Colorado and Department of Health. While the Del Norte lobby will be



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open, we continue to recommend full utilization of the Digital Tools available on our website, Drive-up services and making appointments.

Del Norte Lobby Protocols:

1. **Everyone must wear a mask to enter the building.**
2. Lobby hours will be from 10 – 2 Monday through Friday.
3. Entry and exit will be through the North doors only.
4. Everyone will check in with the front desk so we can properly identify each person.
 - a. We will log name, date, time and phone number.
5. We will limit the number in the lobby to 4 customers at any one time.
 - a. Customers may have to wait outside to maintain 4 in the lobby
 - b. Up to two new account customers waiting for documentation are in addition to the 4 limit.
6. Access to the bank without appointment is limited to the lobby only.
 - a. There will be no access to a public restroom.

The **Creede branch will remain shut** and service shall continue through the walk-up window.

The safety of our clients and employees is the first order of business and our protocols are designed to make a safe environment for both customers and staff. Among other things, employees must wear masks and we clean common areas twice a day. This is a very unusual environment and we appreciate the understanding and patience everyone has expressed.

Remember, we have a robust online and mobile banking platform. For more information about our Digital Tools, click <https://www.truelocalbank.com/online-banking/>

5/7/2020

Open by Appointment Only

We are committed to serve our customers safely, so the lobby will remain shut with no targeted open date. Unfortunately, an open lobby appears to be contradictive to keeping everyone COVID safe (everyone wearing masks) and providing adequate robbery protection (nobody wearing masks).

We are sensitive to your needs. Therefore, we will remain flexible to serve you in a variety of ways. We hope to serve you through the following methods:

1. **Call for an appointment.** If you need to meet with us, we are happy to do it. We will welcome you in, but you must wear a mask and provide an ID at the door. The personnel that meet with you will also wear a mask.
2. **Drive up** – open regular hours.
3. **Night Drop** – use any time in Del Norte or Creede.
4. **ATM** – use any time in Del Norte or Creede.
5. **Online** at www.TrueLocalBank.com
6. **Mobile Banking** available at the Apple App Store or Google Play.

Call us if you need assistance. We have many people ready to help.

To make an appointment call:

719-657-3376

3/30/2020



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Our lobbies remain closed at the branches, but we are offering all services including new account openings and new loan originations. We have developed procedures for each service designed to keep you and our employees safe.

We are committed to help our customers affected by COVID-19

Del Norte Bank is a mutual bank, owned by its depositors. Our focus is on the welfare of our members and the community. As such, we believe that during this pandemic we must extend a helping hand to our customers, employees, and community. We are offering payment relief, lowered fees and other support to affected customers and adjusting operations to help protect the health and safety of customers and employees.

As we all adapt to this situation, whenever possible, **please use the digital tools we have on the Del Norte Bank Mobile App (available at the App Store or Google Play) and online banking at [TrueLocalBank.com](https://www.TrueLocalBank.com)**. Each of these platforms offer robust banking options for businesses and individuals. The mobile app offers Mobile Deposit Capture, Bill Pay and a Person to Person (P2P) payment system that can really help during this crisis to make your deposits and pay people. Online Banking provides Cash Management services for businesses like sending wires and inbound or outbound ACH payments. Check these free services out and give them a try. Contact us if you have any issues with the restrictions placed on any of these services.

Contact info:

Del Norte Branch 719-657-3376
Creede Branch 719-658-0126
Email postmaster@TrueLocalBank.com

Consumer and Mortgage Relief

Payment Deferrals:

We are offering to defer loan payments for 90 days for those individuals directly impacted by COVID-19. Request the deferral in writing via letter or email. Include:

- your name,
- physical address
- email address
- loan number
- describe how the crisis has impacted you and your household
- We will process most of these requests automatically

A phone call is not necessary, we will contact you when the documentation is ready. We expect many requests, so please be patient.

NOTE: If you can continue making your monthly debt payments, you should do so, even if a deferral is available. A payment deferral can significantly increase the total amount of interest paid on your loan and will create a balance due at the end of your loan term.

Discounted Rates:

Del Norte Bank is offering new consumer installment loans with a discount to interest rates of 2% to qualified borrowers for a period of 6 months. The term of the loan is determined by the collateral. Rate will revert to the normal rate after six months for the remainder of the loan period.

Late Charges Waived:

Effective April 1st, 2020, we will temporarily waive new Late Charges on all consumer and mortgage loans.

Deposit service changes (effective for the duration of the crisis)

- Effective March 1st, 2020, we will temporarily waive overdraft/non-sufficient funds charges for any overdraft.



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- Many other deposit service fees are temporarily waived or reduced. Call or email for details.
- Penalties on Certificate of Deposit withdrawals are temporarily waived on withdrawals of \$10,000 or less.

Commercial Payment Deferrals

We are offering to defer loan payments for 90 days to businesses directly impacted by COVID-19. Simply email or write to the bank discussing:

- Financial Hardship Experienced
- What is the business plan during this pandemic (*such as reducing capacity, transitioning to take-out only, temporary closure, off-site personnel, etc*).
- Additional relief programs may be available depending on circumstances and government support programs.
- All actions will be subject to approval.

Business Support Summary Matrix

We have created a matrix summarizing many of the programs available to aid in navigating the complex array of available support. It is available at TrueLocalBank.com and we will keep it up to date as information becomes available. If you have questions, please contact the lending team at 719.657.3376. (You may receive this email prior to the matrix being available on the website.)

3/16/2020

We are Open

Del Norte Bank is Open, but the lobby will be temporarily closed to create social distancing recommended by public health officials to slow the progress of the Corona Virus. Once it is safe for customers and employees, we will notify you of a return to normal operations.

Deposit Services:

1. Use our drive-thru (except in Creede).
2. Use the night drop. We will be checking the night drop several times a day with a final check at 4:00pm.
3. Change orders can be ordered via email, telephone or Night Drop.
4. Mobile Deposit service. If you need a higher limit, you can apply by calling or emailing us.
5. You may obtain cash from any ATM.
6. We are available by appointment to open new accounts.

Loan and Mortgage Services:

1. We are here to loan money to the community. Call to make an appointment.
2. Please contact us if your business is having or expected to have financial difficulty.
3. If you expect to have difficulty making your payment, contact us and we will do our best to work with you.
4. We are available by appointment to take loan applications; conduct loan funding and discuss any problems you may have.

Del Norte Bank is committed to keep the community going by assuring you have access to your deposit and additional loans if needed. We are a highly rated bank with FDIC insurance.

We are here for you. Contact us at 719-657-3376, 719-658-0126 or email us at Postmaster@TrueLocalBank.com