

## Logan Bank and Trust's Response to the Coronavirus

To our customers and the communities we serve,

Logan Bank and Trust is committed to placing the health and safety of our customers, employees, and the communities we serve as our top priority. We are closely monitoring the coronavirus (COVID-19) pandemic and want to share with you the steps we are taking to continue operating safely while providing you with the same quality of service we have provided to you for the past 56 years.

First, let me assure you that Logan Bank and Trust is financially prepared to withstand this pandemic. We are and continue to operate above regulatory guidelines to be classified as a "Well Capitalized" Bank. The strength of our Bank and protections afforded you by the Federal Deposit Insurance Corporation means that your monies are as safe with us today as they were before the pandemic.

Over the years Logan Bank and Trust has invested in technology to provide you alternative ways to conduct business. Online banking at [www.lbandt.com](http://www.lbandt.com) offers you account access 24 hours a day, 7 days a week and provides you the opportunity to view your account activity, make transfers, and pay bills. Logan Bank and Trust now offers Bill Pay as a free service to all customers.

You can also access your account through mobile banking. Mobile banking allows you to bank anytime and manage your accounts securely anywhere with your smart phone or tablet while on the go. Just go to your app store today and download our app. Enjoy the benefits of receiving account details by text message or take advantage of online banking and bill pay features easily through your phone web browser or app. You can also skip the trip to the Bank and make mobile deposits right from your smart phone or tablet.

Logan Bank and Trust also has convenient ATM access at our Downtown Logan Office, Logan Mini Bank, Fountain Place, Chapmanville, and Man. Directions to our ATMs can be accessed online at [www.lbandt.com](http://www.lbandt.com) or through the mobile app.

Logan Bank and Trust recognizes that the financial well being can be affected during this pandemic and we are here to help our customers who may be experiencing a financial hardship. Please call your local branch to discuss your specific needs. Contact information for our branch locations can be found at [www.lbandt.com](http://www.lbandt.com).

Customers are encouraged to stay alert and be aware of fraud attempts associated with this event. These may include suspicious emails, text messages, and phone calls. Attempts to solicit personal information such as account numbers, usernames, and passwords should be met with suspicion. If you believe you have received a fraudulent request or email, please notify us immediately.

We encourage our customers and communities to remain diligent and safe during this time and we appreciate being your choice to service your financial needs.

Sincerely,



David F. Oakley, Chairman



T. Bart Willis, President/CEO