



Encore Bank

Encore Bank is here to serve our clients amidst COVID-19

There is no higher priority for the entire Encore family than the health and safety of our associates, clients, vendor partners and communities. We understand the concern and uncertainty surrounding the coronavirus (COVID-19) situation, which has created disruption across industries and geographies and triggered difficult and urgent challenges for many businesses and individuals to address. In this context, we want to update you on steps we have taken as a company in response to the outbreak, which are aimed at continuing to serve our clients as best we can in this period of intense uncertainty and hardship, while also doing everything we can to keep our associates, clients and communities safe and healthy.

We have assembled a task force that is working diligently and meeting regularly to keep informed of the ever-changing situation. In this environment, rest assured that you can count on Encore Bank. While we are aligning our work processes with the guidelines of regulators and relevant health organizations, and you may notice some changes in the way we interact with you in the coming days and weeks, we remain fully dedicated to delivering the same seamless, timely and high-quality service you've come to expect of us.

If you've been affected by COVID-19 and need help with your account, please call us at 501-228-600 or 844-548-2265 to learn how we might help.

Our Banking Centers

At all Encore Bank locations, we are taking additional measures to disinfect high-touch surfaces and are educating our associates teams on best practices recommended by the Centers for Disease Control and Prevention. Where applicable, we've made the decision to operate our branch offices on a drive-thru only basis. While this may create some limited inconvenience, we can conduct all

necessary banking business through our drive-thru lanes. Where drive-thru lanes are not available, we are taking additional steps to limit potential exposure for all our constituents and believe this is the prudent decision at this time.

We want to remind you that, as an Encore Bank client, you can use any ATM nationwide free of charge. You can also bank virtually anywhere, anytime by using our robust digital banking tools to conduct your banking business while minimizing your exposure to others. If you have not already done so, please download the Encore Bank Mobile app. [iPhone click here](#) to download the app, [Android users click here](#) or access your accounts online at bankencore.com to view transactions, check balances, transfer funds and more. If you have not enrolled in online and mobile banking, you can do so now by clicking [here](#).

If you are a treasury management client and need immediate assistance, you can call 501-214-1499 or email treasurymanagement@bankencore.com.

Unfortunately, there are reports of increased fraud activity during this time. In an effort to continue to provide you with the best level of customer service, it will be necessary to conduct more business than usual through e-mail. Cases of hackers targeting banks and customers during this disaster are already on the rise.

To protect you, it is important that all e-mail communication containing confidential and personally identifiable information (PII) be sent and received securely. Emails sent to you containing confidential information, including account numbers, document packages, social security numbers, financial information or any other information that could identify you will be encrypted and will require you to create a username and password to open the e-mail. If the associate needs to reply to an e-mail from you that contains confidential information, the associate will start a new encrypted e-mail to ensure the response is encrypted. Please contact your personal banker if you have any questions or cannot open or respond to an e-mail received. If you send an e-mail with an instruction to perform a bank transaction, we will follow up with a phone call to verify you are the one requesting the transaction.

Our Associates

To limit the exposure we have as an organization in an effort to safeguard the health and safety of our associates and clients, associates who are sick or experiencing any symptoms or have been exposed in any way to a positive case are required to stay home and encouraged to seek medical advice, as needed. We've made the decision as an organization to not count sick days for time missed as a result of the virus and to still pay our associates for missed time due to the virus. We have also offered to pay all co-pays and deductibles related to the cost of the tests and treatment for our associates.

To further reduce our exposure risk, where possible, we are employing alternative work methods, such as staff rotation and telecommuting, and opting for teleconference and video conferences instead of in-person meetings. In addition, as an abundance of caution, we have updated our travel policy to limit business travel by all Encore Bank associates to essential business travel only.

Our Vendor Partners

We have restricted all non-essential vendor partner visits and / or meetings at Encore Bank locations. Only essential visits to Encore Bank locations will be permitted to occur at this time. This decision was made to safeguard our associates, vendors and clients.

We are prepared to navigate through these circumstances with our clients at the center of all we do. We will continue to closely monitor this evolving situation and follow guidance from the World Health Organization (WHO), the Centers for Disease Control and Prevention (CDC), national, regional, state and local authorities. As the situation continues to develop, we will keep you apprised of any changes in how we are conducting business that may impact you. Please be sure to follow Encore Bank on all social media platforms to stay up-to-date with our continued response to this situation.

As has been the case from the beginning, our mission is to provide unparalleled service to our valued clients and that won't change, even in this difficult environment. Thank you for your partnership and trust in Encore. It's an honor to serve you.