



March 15, 2020

Dear Customer,

As developments continue to rapidly evolve, we would like to update you on our response to the coronavirus pandemic. Based upon the guidance put forward by Pennsylvania Governor Tom Wolf to limit face-to-face contact and encourage social distancing, effective March 16 through March 28, 2020, we will restrict customer access to drive-through stations, which are available at each of our branch offices and will be open during our normal business hours. In addition, each of our branch offices maintains an ATM for cash withdrawals.

Rest assured that you will have complete access to your funds and all bank services. We continue to encourage you to utilize all of our remote and digital options available to access your accounts through our online, mobile, and telephone banking platforms. Through these channels, you can view your balances, transactions, and monthly statements; transfer money between accounts; pay bills; and deposit checks. Should you need access to your safe deposit box, meet with a lender, or perform a more complex transaction, please call your local branch office to schedule an appointment.

We understand these measures may be inconvenient and appreciate your patience and loyalty during this difficult time. Please let us know if you require special assistance and we will make every effort to accommodate you. Additionally, during this period, we will waive most fees related to late loan payments, overdrawn items, and early withdrawn certificates of deposit. We are prepared to make these temporary inconveniences as painless as possible and believe our actions are in the best interest of our employees, customers, and the communities we serve.

For important updates, please visit www.amblersavingsbank.com or look for our social media posts.

Sincerely,

Roger Zacharia
President & CEO