CARROLLTON BANK

March 18, 2020

Doing What's Right

As you know, we are a face-to-face bank.

Our bankers like doing business that way. Our customers do, too.

That being said, we also want to do what's right. And for now, what's right is not to be face-to-face. What's right is to remain with our families and away from each other as much as possible.

Strict Social Distancing is how to stop the spread of Coronavirus.

So, for a while, starting March 19, our bank lobbies will not be open. Our bankers will be working. They will be available by phone. If necessary, you may access your safe deposit box by giving us a call. Our drive-ups, ATMs and online/mobile banking will operate as usual.

We want to be in touch with you as much, or more, than before. We'll just use the phone more and the lobby less. We want to do what is best for our customers and communities to stop the spread of this virus.

For now, we don't know how long this will last. We will do what's necessary for as long as it's necessary.

Thank you for your understanding. We look forward to having you back in our banks real soon. We'll buy some apple pies, and save a slice for you.

Yours very truly,

Tom Hough

Chairman & CEO

Them Hound

P.S. We know special situations will arise. Please call your banker when they do, and she or he will arrange a way to handle it.