



126 E. High St. Hennepin, IL 61327 815-925-7373

110 N. Main Ave. Ladd, IL 61329 815-894-2386

www.ncb-ebanc.com

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Dear North Central Bank Customer,

We are continuing to monitor developments and potential impacts regarding the coronavirus. NCB recognizes that some of our customers may be negatively affected by this outbreak. As always, we are focused on the safety and well-being of our customers, employees and the local communities that we serve. At this time, we are taking steps to avoid potential disruptions of our service to our customers.

NCB is preparing to offer assistance, as needed, to impacted customers through a range of different measures. Should you, as a current customer of NCB, encounter hardship as a result of the coronavirus, please call us at 1-815-925-7373 or 1-815-894-2386. We will continue to monitor the situation to determine available assistance, and we will communicate these decisions with you.

We also strongly encourage and highly recommend that you utilize all of the NCB tools and resources for self-service banking and 24/7 account access through our Mobile and Online Banking services. You can check balances, transfer funds, deposit checks, and locate our ATM's. Additional information regarding these services can be found on our website (www.northcentralbank.com) or you can download our mobile app for your cell phone or tablet. If you are not already enrolled in our Online or Mobile Banking and you need assistance, please call one of our offices for further details.

Further, out of an abundance of caution, and as a part of our ongoing efforts to protect the health of our employees and customers, we are continually updating our contingency plans to prevent any operational or service disruptions due to the coronavirus. We will also continue to share health and wellness information, including prevention tips, with our employees.

While it is impossible for anyone to predict the impact and the spread of the coronavirus, we are confident that it will not alter NCB's focus on continuing to serve you. We have the people, technology, products, services and tools in place to meet your needs.

Please reach out to us with any questions. We wish you health and wellness during this unsettling time.

Sincerely,

Kim McKee

VP/COO

kmckee@northcentralbank.com