



## Frequently Asked Questions ~ COVID-19

### Is Skyline National Bank still open for business?

Yes! While we are temporally transitioning to drive-thru only banking in all of our branch locations, we are here for your banking needs. We will continue to take deposits, withdrawals, and process transactions; however, we ask that you visit us at our drive-thru windows. If you need to access your safe deposit box or if your banking needs cannot be met at the drive-thru, please contact your local branch and we will be happy to make an appointment for you to visit the branch.

### How long will the changes to the bank's operations be in effect?

Our operational changes will be in effect until further notice. We continue to closely monitor state and local guidance. We will notify our customers immediately when changes to our operations are made.

### Is X Branch still open?

We may need to temporarily close a branch. For updated branch information, please click [here](#).

### Where do I go if my branch is closed?

A list of all of our branches and their hours can be found [here](#). Also check [here](#) for the latest updates on our branches.

### Should I expect longer wait times if I call Customer Support?

It is possible that call wait times will be longer as we work with customers, including those financially impacted by the COVID-19 situation. Thank you for your patience and understanding as we work through this together. We also invite you to use online and mobile banking when possible.

### If the Governors of North Carolina or Virginia order a state-wide "shelter in place", will Skyline National Bank be closed?

No. Financial services, which includes banks, are identified as part of the Critical Infrastructure Sector by the Department of Homeland Security (DHA) and as such all depository institutions (banks) must remain operational during the COVID-19 pandemic. This means that our drive-thrus will still be open and we will still be able to take appointments for banking needs that cannot be handled at the drive-thru.

### What is Coronavirus (COVID-19)?

According to the Center for Disease Control (CDC), Coronavirus (COVID-19) is a respiratory illness that can be spread from person to person. The virus that causes COVID-19 is a novel coronavirus that was first identified during an investigation into an outbreak in Wuhan, China.

### How can you help?

Follow everyday preventive actions to help prevent the spread of any respiratory disease as outlined by the [CDC](#):

- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not



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available, use an alcohol-based hand sanitizer.

- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay home when you are not feeling well.
- Cover your mouth and nose with a tissue when you cough or sneeze, then throw the tissue in the trash and wash or sanitize your hands

### How is Skyline National Bank Preparing?

- Our teams are monitoring information from the Center for Disease Control (CDC), and federal, state and local agencies to ensure we are taking appropriate measures to keep our customers and employees safe.
- Contingency plans are in place to minimize any disruptions to service as a result of COVID-19.
- Hand sanitizer is available for use in all of our branch locations.
- Our employees and cleaning crews are taking extra precaution by cleaning commonly touched surfaces such as drive-thru canisters, counter tops, door handles, phones, pens, etc. with disinfectants.
- We have established an employee guide for coronavirus to aid and quarantine any employees that are exposed to or have experienced any symptoms of the virus.

### Can I still access my branch?

Yes. After careful consideration, beginning Friday, March 20, 2020, we have decided to transition to drive-thru-only banking in all of our branch locations for the foreseeable future. We will continue to take deposits, withdrawals, and process transactions; however, we ask that you visit us at our drive-thru windows. Our hours of operations will not change as a result of this process. If you need to access your safe deposit box or if your banking needs cannot be met at the drive-thru, please contact your local branch and we will be happy to make an appointment for you to visit the branch. Our Independence office, which does not have a drive-thru, will be accessible by appointment as well.

### What if I need to access my safe deposit box?

Skyline National Bank will work with customers on an individual basis to ensure they are able to access their safe deposit box. Customers will need to contact their local branch to set up an appointment to access their box.

### How do I make an appointment?

Please contact your local branch to set up an appointment. You will find a list of our branches and their phone numbers on our website, [www.SkylineNationalBank.com](http://www.SkylineNationalBank.com). However, if you have recently visited any area affected by COVID-19, experienced any flu or cold like symptoms, or traveled by plane within the last two weeks, we ask that you wait at least fourteen days before scheduling an appointment.

### Will I still have access to cash?

Yes, all Skyline ATMs are fully stocked with cash and are monitored frequently. Additionally, you may visit any of our branches and conduct transactions using the drive-thru.



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### Can I still use my Debit Card?

Yes, we encourage our customers to use their debit card instead of cash during this time. Using your debit card will always be more sanitary than cash.

### How will I make my loan payments?

You will still be able to visit your local branch and make your payment by visiting the drive-thru. You may also call our Skyline Customer Support at 866-773-2811 and make your payment over the phone using a credit card.

### Will I still have access to get an Official Check?

Yes, customers can get an Official Check by visiting their local branch by using the drive-thru. Customers may also call their local branch to set up an appointment.

### Am I still able to send a wire?

Yes, we encourage customers to contact their local branch to set up an appointment to schedule a wire transfer.

### What if I need a notary?

If you are Skyline customer and need to use our notary services, we ask that you contact your local branch to set up an appointment.

### Can I still use the night depository?

Yes, we encourage customers to continue using our night depositories just as they do currently today. We will be checking the night depository contents throughout the day to ensure your transactions are processed in a timely manner.

### Are extra cleaning measures being taken?

The health and wellbeing of both our customers and employees is our top priority. Our employees are cleaning and sanitizing commonly touched surfaces such as door handles, counter tops, pens, drive-thru canisters, etc., throughout the day to ensure we continue to provide a safe and clean environment. Additionally, we have increased signage to build awareness about general health and flu prevention guidelines.

### Can I still apply for a loan?

We stand ready to support any and all of your lending needs now and in the future. Please reach out to your local branch to schedule an appointment to talk with one of our loan officers.

### Will I have access to my online banking?

Yes, online banking is available for use 24/7 by visiting [www.SkylineNationalBank.com](http://www.SkylineNationalBank.com). You can:

- Update your email information
  - Make sure we can stay in touch



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- View account activity
  - See transactions, balances, and account statements
- Pay bills through Bill Pay
  - Pay credit cards, loans and other bills
- Transfer money between accounts
- Open checking accounts and savings accounts

### How can I open a new account?

We welcome your business and will be happy to assist you in opening a new account at Skyline National Bank. Customers can open a new personal account online by visiting [www.SkylineNationalBank.com](http://www.SkylineNationalBank.com). You can also contact your local branch to schedule an appointment to open your new Skyline account.

### What if I am unable to make my loan payment?

Skyline National Bank will work with customers on an individual basis and we encourage customers to contact us at 866-773-2811 or contact your loan officer if you are in need of assistance.