

Good morning!

As we make plans to safely begin lifting restrictions on our lobbies, we want to thank you for weathering this storm with us. We have been fortunate to continue to serve you through our drive-thrus, lobby appointments, and with our online and mobile banking applications. And we look forward to continuing to serve you and give you Always Our Best.

The health of our customers and employees is high priority for us. To minimize the possibility of exposure to COVID-19, we have implemented several safety precautions to protect our customers and our employees. When we reopen our lobbies, our employees will be wearing masks, we will limit the number of customers in the branch at one time, and you will be asked pre-screening questions before entering.

Remember, if you feel sick, please do not enter.

We will continue to encourage customers to call ahead and make an appointment at their branch. And if you're not comfortable coming into our lobbies, our drive-thrus, online and mobile banking are always options.

Below you will find frequently asked questions about our reopening process. If you have any other questions or concerns, please feel free to contact your branch or customer support.

While we are all ready for things to get back to normal, we also realize there are still steps that must be taken before that can happen. We appreciate your patience and your understanding as we progress through this together.





Frequently Asked Questions ~ Reopening

What is the bank doing to protect customers at the branches?

We take the health and safety of both our customers and employees seriously. We will comply with recommendations from the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO). Employees will continue to sanitize and clean high touch surfaces during the day. Additionally, our cleaning crews use industrial-strength antibacterial products and focus on sanitizing hard surface, high-traffic areas.

We have installed Plexiglas ‘sneeze’ guards at all teller stations and customer facing banker desks. We have placed floor markers in all branch lobbies to promote social distancing and hand sanitizer stations will also be available.

What is the bank doing to help keep its employees safe?

The bank has enacted multiple processes to protect our employees, such as social distancing, postponing bank gatherings, and increasing sanitation measures and supplies. Employees will also be asked to wear face coverings.

Will I still need to make an appointment?

While not required, it is highly recommended. For transactions that are not teller related, please call the branch to make an appointment. This will help control customer traffic at our branch lobbies.

Will I be required to wear a mask?

There are currently mask requirements for both North Carolina and Virginia and current guidance from the CDC recommends that all individuals wear cloth face coverings when in public facilities. If you are not able to wear a mask or face covering, we kindly ask that you use our drive-thru, online or mobile banking for your transaction.

What if I do not have a mask when I visit a branch location?

If you do not have a mask when you arrive at one of our branch locations, we will have masks available for you to use.

Aren't there safety concerns with people wearing masks in a bank?

Yes. If we do not recognize someone entering the bank, we will ask them to remove their face covering facing a CCTV camera.

What if I don't feel safe removing my mask?

If removing your face covering is a concern, you should consider using our drive-thru, online or mobile banking for your transaction. In certain exceptions, we may use commonly used Customer Identification Program questions for identity verification.



Why do I have to wear a mask if you've installed sneeze guards?

Sneeze guards are in place to protect customers and employees while transacting business. Face coverings are worn as an additional layer of protection for both yourself and others that may be in the bank at the same time.

Will you limit the number of customers in the bank?

Yes. The number of customers in the bank will initially be limited to the number of tellers and customer service representatives available for assistance.

How will you limit the number of customers?

If the branch is at its limit, a door greeter will take your name and phone number and ask that you wait outside or in your car until we call you.

Will customers be subject to health screenings before entering the branch?

No. But we will ask the same questions about your health that we do now when you make an appointment.

Will restrooms be available for customer use?

No. For safety reasons, we will ask that customers refrain from using branch restrooms at this time.

Will all branch lobbies reopen on the same date?

No. We closely monitor the number of COVID-19 cases in our footprint and may defer the reopening of branch lobbies in higher risk areas.

Will the bank restrict access to lobbies in the future?

Possibly. Depending on the severity of infections in an area, the bank may revisit the need to again restrict lobby access.

If there is potential direct exposure to COVID-19, how will the bank ensure that it is safe to go back into the branch?

When we are made aware of a potential direct exposure to COVID-19, that location may be temporarily closed while it is professionally sanitized. The branch will reopen when we are able to safely conduct transactions and maintain social distance between our customers and our employees.



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Are you sanitizing the money?

At this time, neither the CDC nor the WHO have shared any process or method to sanitize U.S. money. To ensure the safety of our employees and customers, we are focusing on making sure employees have access to sanitation supplies, such as hand sanitizer, wipes, and gloves.

If I have been diagnosed with COVID-19, how long should I wait before entering a branch lobby?

If you have been diagnosed with COVID-19, we ask that you wait until the latter of ten days after first experiencing symptoms or 72 hours after running a fever before entering a branch lobby.