



Dear Valued Customers and Community Friends,

March 12, 2020

With the continual reporting about the COVID-19 (coronavirus) health issue, I want to reassure you that BCT is prepared, secure, and open. We are monitoring the situation regularly and remain focused on providing you with an outstanding BCT experience in the midst of these circumstances.

Prepared

BCT operates with prepared and practiced contingency plans for many situations, including health pandemics. Our contingency plans include procedures to continue operating in the event of disruptions. We are prepared to operate all critical banking services for you and our community. In addition, your BCT team will follow all prudent and reasonable health guidelines to help prevent the spread of COVID-19.

Secure

Your account information remains secure and protected. As always, BCT will never request account or personal information by email, text, or by calling you.

Please be mindful that cybercriminals and scammers are taking advantage of fears surrounding the reporting about COVID-19. They use fake emails, setup fake websites, send fake texts, and fake social media posts as a ruse to take your identity and money. Exercise extreme caution when clicking on email or text links or opening attachments referencing coronavirus, unless you are sure they are from a trusted source.

Open

We are open for business. Our full-service banking offices remain open with normal business hours, for you. We also have services available through our convenient BCT Online Banking, BCT Mobile App, BCT BillPay, and at over 55,000 free ATMs through the AllPoint® network. For locations of AllPoint ATMs, visit here: <http://www.allpointnetwork.com/locator.aspx>.

We will continue to monitor the COVID-19 situation. If prudent and reasonable, we will adjust our response as needed. If you have questions about COVID-19, we encourage you to seek accurate and responsible sources of information, such as the Center for Disease Control (CDC) <https://www.cdc.gov/> or West Virginia's Department of Health and Human Resources (DHHR) <https://dhhr.wv.gov/>.

Best regards,

Alice P. Frazier
President & CEO