



MESSAGE FROM ALICE FRAZIER, PRESIDENT & CEO: TEMPORARY CHANGES TO BRANCH SERVICES AND FLEXIBLE OPTIONS

March 18, 2020

Your BCT team is continually monitoring information and preventative measures taken by government and regulatory agencies regarding COVID-19 (coronavirus). Given the most recent actions, along with recommendations for social distancing, we determined it was necessary to do our part in flattening the curve of spread. Therefore, we have made changes to procedures that may impact the way you typically conduct your banking with us. These decisions were not made lightly and are taken to ensure the safety of our employees, customers, and communities we serve.

The following changes are effective Thursday, March 19, 2020:

- **In-Bank Deposits and Transactions**

Effective March 19, 2020, all branch lobbies are temporarily closed. We will accept deposits/transactions through our Drive-Thru services (where available) and our Night Drop boxes. Drive-Thru hours will be extended at most of our branches as follows:

- Charles Town, Harpers Ferry, Hedgesville, Kearneysville, and Martinsburg, WV: Mon-Fri: 7:00am-6:00pm; Sat. 7:00am-Noon.
- Hagerstown, MD: Normal hours of Mon-Fri: 9:00am-5:00pm; Sat. CLOSED
- Leesburg, Middleburg, Purcellville, VA: No Drive-Thru service is available. Contact your branch for assistance. Phone contacts are on our website under [Locations-Branches & ATMs](#)

Our Night Drop locations will be collected regularly during normal business hours. If your banking needs are better served through an in-person meeting, please contact your nearest BCT Banking Office to schedule an appointment. Call between 9:00am-4:00pm to schedule an appointment. You can access a full list of our branch phone numbers plus Drive-Thru and Night Drop locations on our website under **Locations-Branches & ATMs.**

- **Business Change Order Requests**

Businesses in need of a change order can contact their nearest BCT Banking Office to place an order and schedule a pick-up time. You can find a list of all bank locations on our website under **Locations-Branches & ATMs.**

- **Deposits and Check Cashing**

We currently have plans to continue to cash checks in our locations. For locations that offer Drive-Thru service, please use this option. If a Drive-Thru is not available, a phone number will be posted on our lobby doors to schedule an appointment. You may also call ahead to make an appointment by calling your BCT Banking Office. A list of all our locations and phone numbers can be found on our website under [Locations-Branches & ATMs.](#)

- **Flexible Options and Services – for Individuals**

We strongly encourage all customers to use alternative BCT banking services whenever possible. With BCT Online Banking and the BCT Mobile App, you can view transactions, transfer funds, make payments, and deposit checks. More information about BCT Online Banking, including how to enroll, can be found on our website under [Personal Online Banking.](#) For more information about the BCT Mobile App, including how to enroll, visit our website under [Personal Mobile Banking.](#)

- **Flexible Options and Services – for Businesses**

We strongly encourage all customers to use alternative BCT banking services whenever possible. With BCT Business Cash Management, you can view transactions, transfer funds, make payments, and deposit checks. If



you do not currently have access to BCT Business Cash Management or remote deposit, please contact our Cash Management Team at 304-728-2409 or email cmsupport@mybct.com to enroll.

- **Refunded ATM Fees**

We will refund all ATM fees for customers who elect to use non-BCT ATMs or any that are not part of the AllPoint® network nor Sheetz Convenience Stores. However, you can access more than 55,000 AllPoint® ATMs nationwide that always offer FREE ATM transactions for BCT customers. Additionally, Sheetz Convenience Stores also provide FREE ATM transactions for BCT Customers. ****NOTE:** Deposits can only be received at BCT ATMs.

- **Lending Support**

We understand there may be instances where some customers find themselves facing financial difficulties as a result of the economic impact of COVID-19. BCT is here to help and we encourage those who may be impacted to reach out. Your financial well-being and that of your family and business is our priority. We're available to discuss how we might be of assistance. To get started, contact our Customer Care Center at 1-800-296-8431, Monday through Friday, 9am-5pm. They will connect you with the correct person to assist.

- **Other Appointments**

To comply with social distancing recommendations, BCT will limit in-person meetings whenever possible in favor of conference calls and video technology.

Additionally, we recognize the COVID-19 pandemic may temporarily impact the financial circumstances of your family or business. Effective immediately, your BCT bankers are ready to provide several flexible service options to alleviate financial pressures as a result of COVID-19. Because every situation is different, we ask you to contact us so we can work with you on a solution that fits your specific needs. Call your local branch or contact our Customer Care Center at 1-800-296-8431 Mon.-Fri., 7am-6pm, and Sat. 7am- Noon.

Lastly, we want to reassure customers and the communities we serve that we are a strong, well capitalized company. Moreover, BCT is over 149 years young with a dedicated, enthusiastic, and customer-focused team. We will be as flexible as is practical to ensure we remain open for business. Together, we will surmount this historic challenge and be stronger and more unified.

Sincerely,



Alice P. Frazier
President & CEO