



IMPORTANT INFORMATION ABOUT COVID-19 AND BANKING WITH US

As we come together to address the unprecedented and evolving coronavirus challenge, please be assured that the entire Grand River Bank team is focused on continuing to deliver the top-notch financial products and outstanding service you've come to expect from us. Thank you for your patience and thoughtfulness as we all gain a better understanding of our new environment.

We're committed to keeping our customers, team members, vendors and community partners as safe and secure as possible. Our longstanding and comprehensive pandemic plan has helped us be well-prepared and has provided an effective roadmap for us to follow. We're following our plan and making adjustments as we learn more about this volatile situation.

Following CDC guidance is an important part of our pandemic plan. We've all become familiar with the term "social distancing" and the vital role it plays in managing virus spread. In support of social distancing, our banking lobby is now open by appointment only.

As we do our part to limit direct, face-to-face contact, our products and services are available via:

- Drive-thru
- Online banking
- Telephone banking
- Courier service

With the exception of our lobby limitation, we're conducting business as usual.

The outbreak is beginning to have a direct financial impact upon individuals and businesses. A variety of assistance programs may be available to you. Our team understands the options and are happy to discuss them with you.

Thank you for allowing us to be your financial partner. Please reach out to us by phone at (616) 929-1600 or e-mail at connect@grandriverbank.com. We're eager to help.

Sincerely,

A handwritten signature in black ink, appearing to read "Patrick K. Gill".

Patrick K. Gill
CEO
Grand River Bank