

Dear Carolina Trust Member,

I hope everyone is staying safe and sheltering at home as much as possible. It's difficult to change routines and alter our everyday behaviors, but Carolina communities are doing our part to practice recommendations and protect each other. We are so thankful for those who continue working in hospitals, grocery stores, pharmacies, restaurants, and utilities as well as for our public safety officers and emergency responders. Like many essential businesses, Carolina Trust is working hard to continue serving your financial needs during these trying circumstances, and any alterations necessary to our branch operations schedule will be posted on our [website](#).

COVID-19 has turned a lot of people's lives upside down, and you may be experiencing financial hardships as a result. We encourage you to reach out to us if you are having financial difficulty related to the pandemic by visiting our [COVID-19 Resources](#) page. You'll discover the options we've made available to help members apply for vehicle, personal and mortgage deferrals. Our goal is to help lessen your financial burden due to this disruptive event.

Although Carolina Trust is preparing for challenges that lie ahead, we are hopeful in all things. We recognize the resilience and strength of the American people and believe that within these challenges new opportunities lie ahead. We want to encourage you to hang in there and encourage others who are challenged by similar circumstances. Visit our [blog](#) to see how we can make a difference by continuing to support local businesses.

Your Credit Union maintains a strong financial position, and we will be ready to move beyond the impact of COVID-19. Remember, your money is safe with us. Accountholder savings at Carolina Trust is federally insured to at least \$250,000 and backed by the full faith and credit of the National Credit Union Administration (NCUA). We look forward to discussing the solid state of your Credit Union at the rescheduled Annual Membership Meeting. Since the pandemic situation continues to unfold, your Board of Directors is waiting to decide on and announce a new meeting date.

In these uncertain times, we remain confident in many things. I believe the resolve of our Carolina communities to apply best practices can make a difference in the fight against COVID-19. You can also rest assured that Carolina Trust is doing our part to keep employees and members safe, and we remain committed to putting people ahead of profits now and in the future. Together, we will get through this and recover.

Stay well and encouraged,

A handwritten signature in black ink that reads "Tim Carlisle". The signature is written in a cursive, flowing style.

Tim Carlisle