

Dear Carolina Trust Member,

The spread of COVID-19 (Coronavirus) has captivated everyone's attention. Carolina Trust routinely monitors developments and potential impacts, and we have implemented plans based on recommended guidance. Your Credit Union will continue to adjust our response as the COVID-19 situation develops.

### **Taking Recommended Precautions**

Our top priority is taking precautions to help keep employees and members safe while continuing to deliver the best service possible. Like many of you, we are taking the CDC's advice, which includes: increased and thorough hand washing, staying at home when sick and avoiding those who are sick, refraining from unnecessary crowd situations and public travel if possible, and practicing good hygiene habits, such as not touching our faces and covering our coughs and sneezes with a sleeve or tissue. Please do not take offense if employees do not shake hands upon greeting you at our branches. It's just one of the recommended precautions we are currently exercising. Please see the [SC Department of Health and Environmental Control](#) for more details.

### **What else are we doing?**

Regarding our [branches and ATMs](#), we are increasing the frequency and magnitude of cleanings. We have hand sanitizer stations in the lobbies of our branches. Our front-line staff is routinely wiping commonly touched services with disinfectant wipes. Should the virus become prolific in our local communities, Carolina Trust is prepared to maintain limited branch hours and/or primarily serve members through the drive-thru for your protection and the protection of our staff. Any updates to branch operations will be communicated on our [website](#) and via social media.

We are limiting in-person meetings and training sessions across branches and opting instead for conference calls and webinars. Our managers are contingency planning for increased employee absenteeism and departmental impacts. Our goal is continuity of service throughout branches and across vendor relationships.

### **What are steps you can take?**

Carolina Trust offers [online, mobile and phone banking](#) access around the clock. Typically, this is considered a convenience, but in the days ahead, it may become a preventative measure. From the comfort of your home or office, you can transfer funds between your accounts, check balances, verify cleared checks and direct deposits, make a loan payment, [pay your bills](#) via online and mobile banking, [deposit checks with mobile banking](#) and more! Don't forget about our real-time [eAlert](#) options to help you manage and monitor your accounts. Regardless of the season, our goal is to empower you with the financial tools you need to remotely conduct banking and payment transactions quickly, easily and securely.



**A Better Way of Banking**  
843.448.2133 • [carolinatrust.org](http://carolinatrust.org)  
Checking • Savings • Loans • Business Services

If you need cash and a Carolina Trust ATM is not nearby, you have surcharge-free access to 30,000 [CO-OP Network](#) ATMs nationwide. You may also get cash back at your local grocery store or pharmacy when paying for purchases.

Regardless of the COVID-19 threat and the uncertainty of how it may unfold in our area, Carolina Trust remains committed to providing you with the financial services you need. Just as we have overcome hurricanes and flooding together, we will navigate this circumstance together as well.

Sincerely,

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

Tim Carlisle  
President/CEO