



March 12, 2020

Dear Customer,

As we monitor the rapidly evolving developments surrounding the coronavirus, we would like to inform you of the steps we are taking to manage this situation. As is always the case, the health and safety of our employees and customers comes first. We have instructed our employees on the Center for Disease Control and Prevention (CDC) best practices to avoid contracting and spreading the disease and arranged extra cleaning at all our facilities. We suggest you review the CDC's website periodically for important guidance and updates <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>.

We encourage you to utilize all of the remote and digital options available to access your accounts through our online, mobile, and telephone banking platforms. Through these channels, you can view your balances, transactions, and monthly statements; transfer money between accounts; pay bills; and deposit checks. Every Ambler Savings Bank branch has an ATM to withdraw cash. Should you, your family, or your business experience a financial hardship due to the coronavirus, please contact us immediately.

As a proactive precaution, we have engaged our Pandemic Response Plan. The Plan is designed to operate the bank seamlessly with a reduced workforce. Although we have not experienced anything unusual, we are preparing ourselves for the possibility of significant employee absences. Currently, all of our offices will continue to operate normally. Should that change, we will notify you immediately through our website, social media channels, and our physical locations.

Please check www.amblersavingsbank.com and our social media channels for important updates.

Sincerely,

Roger Zacharia
President & CEO