



From the office of Tom R. Spread, President and CEO  
563-263-1122

## Important Coronavirus (COVID 19) Information

With the Governor's declaration of a State of Public Health Disaster we have determined that it is in the best interest of our employees and customers to restrict lobby access to the public at large. Please anticipate this policy to take effect no later than the close of business, Wednesday, March 18, 2020.

Our drive-up lanes, ATM's and of course all forms of electronic banking will remain available to our customers. **Services involving new accounts, loans, trust and investments, IRA's, safe deposit boxes, etc. will be available by appointment.** Our focus is to provide the highest level of service while minimizing the risk of contact with those who may be affected by the virus.

Your business is important to us, and as always we will do our very best to help you on a daily basis. Here are some ways that you can manage your financial affairs during this time of inconvenience:

- Use our online banking services located at [www.commbk.net](http://www.commbk.net)
  - Enrollment is easy if you haven't already done so
  - <https://secure.commbk.net/Pages/OnlineEnrollment.aspx>
  - Or call us a 563-263-1122 for person to person assistance
- Use Direct Deposit and ACH (Automated Clearing House) to assure that your social security, retirement or payroll is safe, secure and uninterrupted
- Use our Loan Center and secure PFS Portals to apply for the many types of loans that we offer.
- Whenever possible use your Community Bank and Trust debit card or a personal credit card to reduce the risk of exposure
- Please be certain that we have your current email and cell phone information so that we can contact you in the event of an emergency
- Be aware of suspicious email messages, texts and phone calls. There are an increasing number of fraudulent communications from purported government agencies, medical supply companies, charities, etc. **Know that we will never reach out to you to ask that you verify your account number, social security number or other non-public personal information.**

### ***When you need assistance, we're here to help:***

As always our officers and employees are ready to help in any way possible. Contact us at any of our convenient locations:

- Muscatine 563-263-1122
  - 2609 Second Avenue
  - 615 Cedar Street
- Columbus Junction 319-728-2226
  - 229 Main Street
- Wilton 563-732-2077
  - 210 West Fourth /Street
- Wapello 319-523-8390
  - 206 Highway 61

### ***Here are the things that we have done at the bank to assure everyone's health and well being:***

- Increased cleaning and sanitation efforts at all of our facilities
- Encourage and reinforce healthy habits on the part of our employees
- Canceling or postponing large meetings
- Monitoring financial markets for our mutual benefit

**State of Iowa Governor's declaration of a State of Public Health Disaster**  
[Gov. Reynolds issues a State of Public Health Disaster Emergency \(3/17/20\)](#)