



March 15, 2020

To Our Valued Customers:

As you may know, in response to the rapid spread of COVID-19, Pennsylvania Governor Tom Wolf has ordered the closure of all non-essential public spaces in Chester and Montgomery counties. As a community bank located in both of those counties, we are taking proactive steps to protect the health and well-being of our employees and our customers.

Beginning March 16, 2020, customers may access financial services through the drive-thru windows during regular bank hours. **All branch lobbies and administrative offices are open with limited public access by appointment only.** Please call your [branch location](#) to arrange for safe deposit access or other transactions requiring face-to-face interaction. As always, our Online Banking & Bill Pay, Mobile Banking, ATMs and Telephone Banking are open 24/7. This policy will remain in effect until Saturday, March 28, 2020, and will be re-evaluated at that time.

We sincerely apologize for the inconvenience this may cause. Thank you for your patience and understanding while we work to ensure our community is safe. Together, we will get through this health crisis.

Sincerely,

P. Douglas Darlington
President/CEO
Phoenixville Federal Bank & Trust
Your Community's Bank.™