

Dear valued customers,

On behalf of the entire Landmark Community Bank team we hope that this narrative finds you and your family in good health and our wish that they remain so. While COVID – 19 is new and presenting new challenges we are committed to keeping the bank open and operating it at the high level of service that you have been accustomed to receiving. But it is only fair that you be updated on the protocols that we have put in place to ensure the safety of all our employees and customers.

- In order to minimize possible exposure to the virus we have encouraged employees that can perform their duties away from our offices to work from home and provided them with the technical support to do so. Of course, all employees that elect to work remotely will be working through our Virtual Private Network (“VPN”), ensuring that sensitive information is protected at all times.
- To protect our employees located at our branch offices we are working with reduced staffs and where possible are limiting deposit services to drive-through and restricting the number of customers that may be inside the bank at any one time.
- To reduce exposure to large numbers of employees, where appropriate, we are working in shifts. We are also reducing the numbers of employees working in common areas.
- Our branches are encouraged to keep surfaces as clear as practicable and to disinfect these same surfaces often. Also, where practicable, we are providing employees with protective gloves.
- To ensure business continuity, while being sensitive to the potential interruption in mail delivery services, we are encouraging customers to use our on-line banking service and to use our on-line loan payment options to ensure timely delivery of loan payments.
- We are eliminating unnecessary face to face meetings and encouraging employees to use telephone, email, and video conferencing options.
- We are instructing employees to prioritize the performance of essential tasks.
- We are asking employees not to congregate in large groups and stay at least 6 feet apart, not only at work but in their everyday lives.
- We are asking employees to take their temperature at least twice a day and to stay home from work if they are symptomatic.
- We have enabled all employees with web-based email access to the bank’s email so they can keep up to date with events while that are not at work.
- We are asking employees to refrain from non-essential personal travel and cancel all unnecessary work travel.
- And finally, we are asking our valued customers to be patient. We have a dedicated staff that enjoys their work and are dedicated to helping our customers. But these are uncertain

times and we are navigating through uncertain territory. We have a plan but we know we must also be pragmatic in dealing with this threat as it changes often.

Thank you again for your confidence in our institution. We are well-capitalized and highly liquid. We are confident that we will win this battle with your help. WE ARE ALL IN THIS TOGETHER. I remain,

Sincerely,



James P. "Jake" Farrell
Chairman of the Board of Directors
President and Chief Executive Officer