



### Your Bank, Your Partner

As the impact of COVID-19 continues to widen in our communities, please know that Saratoga National Bank and Trust Company is your partner. In these uncertain times, you can rest assured that we are here to assist you, our valued customers, and the communities we are proud to serve every day. As part of the Arrow Family of Companies, this has been our mission for almost 170 years, through periods of planned growth and unexpected adversity.

### Open for Business, With Precautions

**As a precaution for the health and safety of all, we will temporarily limit access to our branch and office lobbies effective Monday, March 23. However, our drive-ins, ATMs and night drops remain available to you, and you can use our online services anytime.** Access to our lobbies will be limited to appointment only, at our discretion, based on current guidance from public health officials. As another safety measure, our employees will continue to practice social distancing for all interactions.

We continue to monitor the situation and will communicate further updates to you by email and on our website. Thank you for your understanding as we put health at the forefront of our decisions.

I would like to stress that while access to our physical spaces will be limited, our business remains open and our team is still here to serve you in other safe ways. New York Governor Andrew Cuomo declared yesterday that banks are an essential service; we understand the important role we play in our communities and local economies during times like these.

We encourage you to use any of the following ways to bank with us, including many that can be done from home:

- **Personal Online or Mobile Banking.** Check your accounts, schedule transfers and pay your bills 24/7 from home. The service is free and secure. [Download our personal banking app](#) or [go online](#) to enroll.
- **Business Online Banking.** Conduct transactions, transfer funds and set up recurring payments all while monitoring your business accounts. [Learn more about getting started.](#)
- **On Call Banking.** If you don't have access to a computer, dial our 24/7 [On Call Banking](#) number. Once you enroll, you can check your balances, transfer funds and make loan payments all by phone.
- **Pay Your Loan Online.** Use our [Loan Payment Center](#) to pay your Saratoga National car loan, mortgage, home equity loan or lines of credit, business loans or lines of credit and personal loans.
- **Drive-In Service and ATMs.** Your local branch offers one or both of these convenient options. ATMs are always available, and you can find your nearest Drive-In options and hours on our [Locations page.](#)
- **Call Us.** Our Customer Care Center is here to help over the phone at **(518) 583-3114.**

### Focused and Here for You

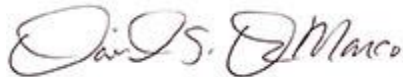
Saratoga National, your community bank, is strong, with deep roots and dedicated and experienced employees to help us weather any challenge. We are focused on your financial security and being able to continue to provide the banking services you rely on, while being dedicated to the health and well-being of the Arrow Family of Companies team and customers alike. We will work with you, on a personal basis,

to protect your household and/or business finances and be available to attempt to ease any potential financial hardship.

**Stay Connected**

As this situation continues to unfold, we are committed to keeping you updated on all our efforts. Please visit our [COVID-19 Update Central](#) webpage for FAQs and timely information.

Thank you for your trust in our Company and our team. Together, we will navigate this situation. Be careful. Please stay healthy.

A handwritten signature in black ink that reads "David S. DeMarco". The signature is written in a cursive style with a large initial "D" and "S".

David S. DeMarco

President and CEO

**Saratoga National Bank and Trust Company**

*Part of the Arrow Family of Companies*

*Note: This notification email was sent because it contains important information about your account. Please do not reply to this message, as this email inbox is not monitored. Member FDIC. Equal Housing Lender.*