

March 16, 2020

COVID 19 the Coronavirus and Pioneer Bank & Trust

To Our Customers & Friends of Pioneer Bank & Trust,

In recent weeks, like you, we have been monitoring the evolution of COVID 19 also known as the Coronavirus not only in the markets we serve but in the World. This Pandemic as I suspect all pandemics are is unique and being taken very seriously by all of us at Pioneer Bank & Trust. Always of paramount concern is the well-being of the citizens in the communities we serve. In our 107-year history we have weathered World Wars, pandemics, the Great Depression and Great Recession and other life changing world events. Today, we remain committed to providing uninterrupted service and dedication to our customers through this event. While COVID 19 is unprecedented in the United States and the World the spread of information both accurate and inaccurate is also unprecedented. Together, this combination creates a truly unique circumstance for all of us that requires minute by minute diligence and fact-based decision making. We will continue to represent facts of COVID 19 and take appropriate action as necessary.

Some of the specific action we are taking include but are not limited to the following;

- Air Travel for work related purposes will be eliminated for at least the next 8 weeks for employees of Pioneer Bank & Trust
- Group meetings of 50 or more will be rescheduled
- Telemedicine for employee health
- Increased efforts to sanitize our facilities; including our 6 retail locations and Administration Center and Trust Department operations
- Increased use of video and teleconferencing as possible
- Monitoring of Centers for Disease Control information and recommended action
- Social Distancing
- More frequent and thorough hand washing and sanitizing

Like many dynamic situations common sense and calm will serve all of us well during this challenging time. Our online banking and telephonic banking (800 921 2265) are available to you 24 / 7. We will continue to monitor the events of COVID 19 and post relevant updates on our Facebook page and at Pioneer Bank & Trust.

Best Regards,



Dylan S. Clarkson
President and CEO
Pioneer Bank & Trust

www.pioneerbankandtrust.com