

On the evening of March 12, 2020, Michigan Governor Gretchen Whitmer announced that all Michigan schools would close for the coming three weeks, in response to increased cases of the coronavirus (COVID 19) in the State of Michigan. I want to take a moment to let you know how Highpoint Community Bank is responding to this public health issue.

First and foremost, our number one priority is the safety and well-being of our staff, families, customers and the communities in which we live and work.

We are closely monitoring health information and recommendations from our local and state health departments, the State Emergency Operations Center, the Centers for Disease Control (CDC) and the World Health Organization. We are also implementing specific safeguards to ensure the health and well-being of our staff and any individuals we may encounter in the course of our normal business day. We will continue to develop, update and share guidance with our staff so they are fully informed on how to protect themselves, their families and our customers during this time.

We know you look to us for guidance and service; please know that we remain vigilant in our professional actions so we may continue to deliver the highest level of quality service.

Should it become necessary to curtail business hours or operations as a result of public health concerns, we are prepared to use the technology and operational infrastructure available to us to allow our staff to work remotely, allowing them to continue to meet your needs. As always, our online banking services and ATM/ITM functionality will continue to provide you with transaction capabilities.

We are committed to providing a safe and healthy work environment for our staff while delivering the highest level of service to you, our customers, business partners and stakeholders.

If you have any questions or concerns, do not hesitate to contact me or a member of our leadership team.

Sincerely,



Mark Kolanowski
President and CEO