



March 18, 2020

Dear Valued Customers & Community Members,

As a community bank, our customers have always been our highest priority. While this includes providing exceptional, personal customer service and offering a solid array of banking products, times now dictate that we also focus on protecting the health of our customers and employees. While we will remain fully staffed and operational during regular business hours, we have made the decision to limit face-to-face interactions.

BANKING TO BE SERVICED ONLY AT DRIVE-THRU

Effective **Thursday, March 19, 2020**, we will be closing our lobby and service your in-person banking needs solely from our drive-thru windows. Our hours will be as follows:

Hiram Branch

Monday – Thursday 8:30a.m. – 5:00p.m.

Friday 8:30a.m. – 6:00p.m.

Saturday 8:30a.m. – 12:30p.m.

Mableton Branch

Monday – Thursday 8:30a.m. – 5:00p.m.

Friday 8:30a.m. – 6:00p.m.

Saturday 8:30a.m. – 12:30p.m.

Our drive-thru will remain open and available for expanded service during this period of time and the night drop box continues to be available before and after hours.

BANKING APPOINTMENTS

We understand that some customers might require access to our lobby, especially our safety deposit box customers. Exceptions will be made on a very limited case-by-case basis for customer access to the lobby. **Please call the bank during regular business hours to discuss your needs and make an appointment.**

SELF-SERVICE BANKING OPTIONS

Please remember, you can also utilize our self-service, digital banking options that are available to you 24/7.

- **Online Banking** – You can access your accounts 24/7 with online banking available at www.westsidebank.net. View transactions, check balances, transfer funds, pay bills, view statements, and more. If you haven't enrolled previously, please enroll now. Learn more [here](#).

- **Mobile Banking** – The Westside Bank Mobile App is available for your smartphone. Download from the [Apple App Store](#) or [Google Play Store](#). *NOTE:* You must be enrolled in Online Banking to be able to utilize the Mobile Banking App.
- **Online Bill Pay** – Pay your bills directly from our online banking platform or our mobile app 24/7.
- **Mobile Check Deposit** – Securely deposit your checks into your account remotely from your smartphone with the Mobile App. Learn more [here](#).
- **ATM Access** – Our ATMs are available to you for cash withdrawal. There is one ATM located at each branch location. You can also utilize any ATM with the Starr and/or CIRRUS at no charge.

LOCAL ECONOMIC IMPACT

We understand that there may be instances where our customers find themselves facing financial difficulties as a result of this pandemic, including business shut downs, temporary layoffs, quarantining & social distancing, or unexpected medical bills. Westside Bank is here to help and we encourage any customers who may be impacted to reach out to discuss how we might be of assistance.

CORONAVIRUS SCAMS

In times of crisis, we also see an increase of attempted fraud. Please be mindful that we will never contact you directly to ask for any personal information or your account numbers. If anyone contacts you, **DO NOT** give out any information such as social security numbers, account numbers or any other personal information. If you feel you have had any information compromised or given out inadvertently, please contact us immediately at 770-445-1855, so we can work to safeguard your accounts.

We will continue to monitor this situation and make adjustments accordingly. We look forward to seeing you from the drive-thru and will work extremely hard to make banking with us as efficient as possible.

If you need to speak with us, we are always available by telephone. You can contact our Hiram Branch **(770) 445-1855** or Mableton Branch at **(678) 223-7200**.

Thank you for your understanding. We hope to see you all inside again soon.

Sincerely,



Ford Thigpen, President/CEO