



March 15, 2020

Dear Valued Customers and Friends,

OneSouth Bank is closely monitoring the latest developments related to COVID-19, or the Coronavirus. We are hopeful that adverse impacts will be short-lived, and we are committed to protecting the health and safety of our staff, our customers, and the communities we serve.

**We Care:** We are following guidance from the Centers for Disease Control and Prevention (CDC) and state and local public health authorities. Our goal is to lead your bank through this evolving national pandemic with strength, stability and compassion. Our comprehensive Pandemic Response Plan guides our efforts to prevent or limit any potential disruption in service, and we are committed to serving your financial needs while we take proactive measures to ensure the health and safety of our staff and customers.

**We Are Here to Serve You:** We do not anticipate closing any of our branches at this time. However, we encourage all of our customers to take advantage of OneSouth Bank's self-service banking options to enjoy the convenience they offer and to ensure uninterrupted service in the event we must limit access to any of our branch locations. If you have not enrolled in these services, please contact a member of our experienced staff for enrollment assistance.

***OneSouth Bank Self-Service Options Provide 24-Hour Access to Your Accounts:***

- Online Banking and Mobile Banking services allow you to view transactions, check balances, make payments, and transfer funds using your computer or mobile device from any location.
- Mobile Deposit services allow you to deposit checks using your mobile device from any location.
- Automated Telephone Banking services allow you to check balances and transfer funds by phone. Our Telephone Banking number is 800.387.5243.
- E-Statements provide immediate access to account statements from your computer or mobile device without the inconvenience of mail delays.
- ATM Banking services provide 24-hour access to cash and allow you to make deposits any time at our Macon and Blakely locations. Our Dawson ATM provides 24-hour access to cash.
- Remote Deposit Capture services allow business customers to deposit checks right from the office, without the need to visit a branch.
- Online Bill Payment services allow you to pay bills electronically, schedule recurring payments, make person-to-person funds transfers and more.

**Our Branches are Open:** Our branches remain open, and our teams are available to serve you. We have implemented enhanced cleaning procedures, and our team members are practicing CDC-recommended preventive hygiene measures. We are all working together to limit the spread of germs. However, should we find it necessary to limit access to any of our branch locations, we will post a notice on our door, place announcements on our website, [www.onesouthbank.com](http://www.onesouthbank.com), and update our social media outlets.

**We are Practicing Prevention:** Please join us in following preventive guidance from the CDC.

- Clean Your Hands Often.
  - Wash your hands often with soap and water for at least 20 seconds or use a hand sanitizer that contains at least 60% alcohol.
  - Avoid touching your eyes, nose and mouth with unwashed hands.
- Avoid Close Contact.
  - Avoid close contact with people who are sick.
  - Put distance between yourself and other people if COVID-19 is spreading in your community.
- Stay Home if You're Sick.
  - Stay home if you are sick, except to get medical care.
- Cover Coughs and Sneezes.
  - Cover your mouth and nose with a tissue when you cough or sneeze, or use the inside of your elbow. Throw used tissues in the trash.
  - Immediately wash your hands with soap and water for at least 20 seconds.
- Clean and disinfect.
  - Clean and disinfect frequently touched surfaces daily.

The full text of this important guidance is available at [www.cdc.gov/covid19](http://www.cdc.gov/covid19).

**Remember to Guard Your Personal Information and Avoid Fraud:** During this time of enhanced public focus on the Coronavirus pandemic, fraudsters may attempt to call or send emails posing to provide health information or pandemic alerts. Remember that OneSouth Bank will never contact you and ask for your social security number, your online banking password, or your bank account number over the phone or via email. Read more about fraud protection at [www.onesouthbank.com/identity-theft](http://www.onesouthbank.com/identity-theft).

**Stay Informed:** We encourage you to follow the latest reports provided by the CDC. For additional OneSouth Bank updates, please visit our website at [www.onesouthbank.com](http://www.onesouthbank.com), follow us on Facebook, or contact any of our offices at the numbers listed below:

Blakely: 888.301.3101 Dawson: 229.995.5015 Macon: 478.254.7775

**We Appreciate You!** It is our honor to serve you, and we value your business. If there is anything that we can do to assist you, please do not hesitate to reach out to your local OneSouth Bank office.

Sincerely,



Kim Davis Wilson

President and CEO