



We're In It Together!

Dear Valued Client,

This is a challenging time, there is no doubt about it. But, in this time of much uncertainty, Hanover Bank stands ready to help and we will be working side by side with you to get through the COVID-19 (coronavirus) pandemic.

Hanover's business continuity and pandemic plans have been activated to ensure that we will provide continued service throughout this unprecedented time. We have modified branch access and hours to limit exposure and practice safe social distancing. Additional protective measures are in place in each of our branches that support both hygienic and social distancing practices. We encourage you to check the [Hanover Bank](#) website regularly for updates to branch hours and important information. THANK YOU for your understanding and patience as we all work together to stay safe.

Please remember that many of the services you receive in our branches can also be done using our digital banking solutions, Personal and Business Online Banking and Hanover's mobile apps. If you are not already enrolled in these services, please call your local branch or **877.548.8880** to set up this service.

We know that financial impacts are also prevalent and we remain committed as ever to supporting you and your financial needs. Hanover Bank has several accommodations already in place to help you and we are actively looking for additional ways to assist clients that have been financially impacted by COVID-19. The Bank has begun waiving Hanover ATM and overdraft fees for our clients. We also have plans in place to assist our borrowers most deeply impacted. Eligible clients should contact their Hanover relationship manager or **516.394.2280** for more information about how we can work together to assist you going forward.

We are here for you as always, and assure you that we will get through this together. Hanover Bank stands ready to help you through this difficult period, and as we all recover. As real partners, we are in this for the long term, and we thank you for your trust in Hanover Bank. Please know that you can depend on us.

Stay safe, and take care of yourselves and each other.

Sincerely,

A handwritten signature in black ink that reads 'Denise Chardavoigne'.

Denise Chardavoigne

Executive Vice President

Chief Retail & Information Officer