



3/27/20 – UPDATE

Since our last message about the measures the Bank has taken to protect customers and staff by closing the lobby on March 17th, we have been taking additional steps to make sure we support you, our customer. If you find yourself facing financial hardships due to the COVID-19 virus, it's important you know how we will help you during this difficult time. The following are things you should know:

- We have not curtailed business hours and we are sufficiently staffed to support you.
- We will waive fees for those who have lost income due to the impact of the virus, such as overdraft fees, telephone transfer fees, late fees on loans, early withdrawal fees on certificates of deposit and ATM fees.
- During this time of market turbulence, although we had suspended mortgage refinancing and our modification program, we are now accepting applications. Due to market volatility, we will not lock in interest rates for fixed rate loans but will lock your rate on our ARM portfolio mortgage programs.
- During this crisis, be aware that scammers will use this opportunity to get information from you. Please remember that no business you have a relationship with will ask you for personal identifying information. If you are unsure about the legitimacy of an inquiry, please reach out to us to discuss before you provide information.
- We are working on a mortgage loan payment forbearance program. **If you are experiencing difficulties making your mortgage payment it is important to contact us early before you become late so that we can help to preserve your credit. Please [Click Here](#) or go to <https://piscataqua.com/loans/apply/> to download our forbearance application.**
- We have allocated community support funds to local need-based nonprofits for their efforts to support those in our community most affected by the virus.

Again, I would like to remind you that you can also access us through the following services:

- Online banking for account to account transfers
- Online bill payments
- Mobile banking, including the ability to do mobile deposits
- Popmoney, for person to person transfers
- Online account opening
- Online mortgage applications

Thank you for continuing to place your trust in Piscataqua Savings Bank.

Respectfully,
Rick Wallis
President/CEO