

Dear DCB Customers,

During these troubling times when the COVID-19, or coronavirus, pandemic has gripped our world, the staff of Dedicated Community Bank would like for you to know that we are concerned about the health and well-being of you and your families. We trust that you are following guidelines of the CDC to practice hygiene recommendations, watch for symptoms of the virus, and to keep yourselves away from high-risk situations.

We would also like for you to know that our staff is taking precautions to limit the spread of COVID-19 by practicing those same CDC guidelines, which also include sanitizing our bank facilities on an increased schedule and restricting interactions with other people to the extent possible. Accordingly, we have implemented a Drive-Thru Only policy for our two offices and have closed our lobbies, except by appointment only.

Despite these precautionary measures, we want you to have confidence that your Dedicated Community Bank is here to serve your banking needs, just as we have since 1986. Our bank is open for business and you have full access to your deposits. DCB is well-capitalized and your deposits are insured by the FDIC. Depositors have not lost one penny of FDIC-insured deposits since the agency was founded in 1933.

At DCB, we offer a variety of ways for you to transact your banking business with us. In addition to our drive-thru windows, which are open on their regular schedule of 8:30AM to 5:00PM Monday-Friday, you can access your accounts through our ATM's, online banking, mobile banking, and telephone banking. Should you have a need to come inside our bank lobbies (open a deposit account, apply for a loan, access your safe deposit box, etc.), we ask that you call in advance to let us know. We'll be happy to serve you!

In this time of fear and uncertainty, we want you to know that you can count on DCB. Unfortunately, there are those who are trying to use this health crisis as a way to scam good people out of their money. Please be very careful not to share your personal information or account numbers with anyone that you do not know personally. Please do not open emails or click on website links unless you are certain they are safe. If someone from DCB calls you, we will not ask for your confidential information (Social Security Number, account number, password, PIN).

Please take care of yourself and your loved ones. Rely on your faith and your common sense. We will be stronger for having lived through this experience. Thank you for trusting DCB for your banking needs. Please contact me at 843-395-1956 if I can be of service to you.

Sincerely,

Jim Ivey
President and CEO