## THE DELAWARE NATIONAL BANK OF DELHI

Main Office: 124 Main Street, PO Box 508 Delhi NY 13753 (855) 413-3544



Branch Locations:
42568 State Highway 28, Margaretville NY
2503 Prosser Hollow Road, West Davenport NY
1058 Main Street, Hobart NY
Loan Offices:
265 Main Street Suite 7, Oneonta NY
276 State Highway 7, Sidney NY

## A Message from the President of The Delaware National Bank of Delhi

March 25, 2020

To Our Valued Customers:

The Delaware National Bank of Delhi stands committed to you during these challenging times. We are actively monitoring the latest developments regarding the COVID-19 pandemic and take seriously the health and safety of both our customers and employees. Rest assured that we are following the guidance of the New York State Department of Health and Centers for Disease Control.

At this time, all branches and loan offices are fully open under our normal business hours to assist you with your banking and lending needs, as we have since 1839. The Delaware National Bank of Delhi is a safe and sound financial institution and a member of the Federal Deposit Insurance Corporation (FDIC).

Many banking transactions can also be completed electronically using our various online services and applications. We encourage you to take advantage of Internet Banking, Mobile Deposit and Bill Pay available anytime, anywhere. If you have not signed up for Internet Banking yet, please visit our website at <a href="https://www.dnbd.bank">www.dnbd.bank</a>. Click on "Internet Banking Login," then "Enroll Now." If you need assistance with this, feel free to call or stop by any branch. Our ATMs are available 24/7.

Your business is important to us. We are very sympathetic to the effect this unprecedented situation is having on everyone. We will work with those who are negatively impacted by disaster emergency declarations or stay-at-home orders in New York and other states. Please contact us if you are experiencing financial hardship due to these orders or other issues relating to the COVID-19 pandemic.

Our primary goal every day is to give you the best service possible. During these uncertain times it is more important than ever that we provide stability to our local communities. Know that we will continue working hard to do so throughout this crisis.

Thank you for your continued loyalty as we weather this together.

Sincerely,

Peter V. Gioffe President and CEO