



The Commercial Bank

OF OZARK
SINCE 1959

March 20, 2020

RE: COVID-19 Pandemic Business Continuity

Dear Commercial Bank Customer,

The Commercial Bank of Ozark understands your concerns during this troubling time. The bank management has taken measures to protect our customers and employees from the spread of the COVID-19 virus by limiting access to the lobby of our branches. Our drive thru windows, ATMs, telephone banking, and internet banking are all available for use. If you need assistance from a loan officer please call (334)774-4931. We would like to assure you that we are open and operating, with full banking services.

Your deposits are safe at Commercial Bank of Ozark and are insured up to the full limit allowed by the FDIC. We know that some customers may be forced out of work temporarily by the virus. If you have a loan with Commercial Bank of Ozark and are experiencing a disruption in your normal income related to the COVID-19 virus, which may affect your ability to make your regular payment, please contact your loan officer. The bank has the ability to extend your loan. We are here to help.

We know that this is an inconvenience to you, but we are certain that this situation will pass and business will get back to normal. Thank you for your patience.

Sincerely,

Christopher S. Harper
President & CEO

Charles D. Harper
President & CEO