



March 13, 2020

Subject: COVID-19: Your Operations Are Our Top Concern

We understand there is a lot of concern about COVID-19 in our local communities as well as inside each of our institutions. PCBB wants to assure our clients we have the resources and processes in place to provide you with continued service throughout the pandemic. Our two priorities are to ensure your business continues its operations and to maintain the health and safety of our employees.

As we all face the COVID-19 pandemic, we're continuing to monitor developments and take protective steps, which are compliant with the recent FFIEC guidance for pandemic planning. Our plans have incorporated redundancy of people and technology as a critical element in all our plans. I would like to share a few highlights of how we are addressing the current situation.

- **Technology to work from anywhere.** Over the years, we have made significant investments to expand our technology toolkit and workflow processes to allow employees to securely work from other locations and keep business running smoothly. This will be more critically important than before. We test these procedures weekly and monthly on an ongoing basis, depending on the function, to ensure proper training and procedures to serve our clients seamlessly and sustain business operations. In addition, we maintain a network of fully redundant, strategically located data centers to provide uninterrupted service during natural disasters and incidents like the Coronavirus pandemic.
- **Employees.** We have ensured that our employees are safe and healthy with ongoing health and safety education. In addition, they work in smaller concentrations in physical work areas, limiting the possibility of the spread of infection. We have incorporated cross-training of key operational functions to ensure no material change in controls or levels of service for our customers.
- **Travel.** Our air travel for business purposes is restricted to avoid all highly-impacted areas as defined by the Center for Disease Control (CDC).
- **Constant monitoring.** Our management team is closely monitoring reports on a daily basis from the [CDC](#) and [World Health Organization](#), as well as other agencies to align our actions with health authority recommendations.
- **Digital access.** Many of our products and services are digitally based, so you can access our cash management, international, hedging and other services online 24/7, and our teams are there to support you on the phone or screen sharing. You should expect the same level of service you have come to expect from PCBB without any disruption in service.

If you've been impacted by COVID-19 and need our support, we're here to help. If your employees who use our CBC or Profitability FIT platforms will be working remotely during this pandemic, a best practice is to have PCBB's digital certificates installed on their devices, before they head offsite. If you have any technical login questions, please feel free to reach out to our main number (888-399-1930) or email. For the CBC Platform: cbc@pcbb.com and for the Profitability FIT Platform: profitsupport@pcbb.com.

Rest assured, the management team and I are monitoring this developing situation closely. I'll send you an update as the situation evolves.

Regards,

Steve Brown,
President & CEO | PCBB