



March 22, 2020

Subject: Feedback Needed: What Can Regulators do to Help You

I know as a banker that you are busy coping with uncertain times due to the impact of COVID-19 within your local community as well as the recent market twists and turns. We want to help you.

We would like to ask you to take a moment and share 3 issues you are facing where regulatory agencies can help you and your teams **today**. We will be **compiling responses through Monday 3/23 end of day**. My team will gather all the input and send it to regulators right away to raise more awareness.

QUESTION: What are the 3 top things that regulators can do right now to help your institution help its customers over the next month or two?

We hope this feedback will help the agencies provide support and guidance that will meet all of our needs during this unprecedented situation.

Lastly, many of you have asked how PCBB is doing, and we are thankful to be able to say we are doing well. We invested in mobile devices and automated workflow processes more than two years ago to support a distributed workforce. It has really helped us support banking teams across the country. Even when California and several states where our offices are located instituted mandatory shelter-in-place conditions, we didn't lose a step. We have been able to continue serving the needs of our customers at our usual service level.

If we can be of any help to you with pandemic planning, discussing the implications of the market to your team, or anything else, please let us know. We are here to help all community banks - especially during this tumultuous time.

Regards,

Steve Brown

President & CEO | PCBB