



PUBLIC HEALTH ADVISORY UPDATE

At Carver State Bank, we have long believed that money matters, but people really count. That has never been truer than today.

Carver State Bank is closely monitoring the outbreak of the novel coronavirus COVID-19. As the state of affairs continues to rapidly develop, we are making every effort to operate in a safe and sound manner for the sake of our customers, employees and the general public.

OUR ACTION PLAN

Carver State Bank's Pandemic Plan directs our crisis management team on actions to undertake for the safety and continuity of the bank's operations. As the COVID-19 Pandemic evolves, we will adjust our operating routine as appropriate to address the needs of our customers and our communities.

Currently, we do not foresee any significant negative impact to our products and services. However, our team is evaluating additional measures to support our customers and communities and will do everything possible to mitigate any issues. We will provide you with updates as needed.

Below are a few of the initial measures we are taking for the well-being of our employees, customers and communities:

- Continual cleaning and sanitization of all common surfaces and high traffic areas in our lobbies which includes desks, counter tops, seating areas, door knobs and entrance doors;
- Providing gloves and hand sanitizers for our employees when handling cash and other banking documents;
- Encouraging more usage of our Drive-thru facilities; and,
- Encouraging the increased usage of our debit cards, telephone banking and on-line banking.

At Carver, we appreciate our customers and will work diligently to give you excellent service at all times, including this time of uncertainty. If you are negatively impacted by illness and need help with your account, please contact a Customer Service Representative at:

Phone: 912-447-4200

Email: carvermail@carverstatebank.com

Finally, for additional information and guidance on keeping yourself and your family safe, please visit the government's designated: www.cdc.gov/coronavirus/2019-ncov/index.html.

Sincerely,

Robert E. James, Chairman & CEO

Information provided as of March 16, 2020