



### Utah Banks Prepared for Pandemic, Ready to Assist Customers

For many years, banks have been required by state and federal authorities to have a business continuity plan in case of a pandemic outbreak. These plans are a comprehensive framework to ensure the continuance of critical operations for all Utah banks.

Utah is the fifth largest banking state in the U.S. and Utah's banks are some of the nation's most well-capitalized. Utah's banks are positioned to provide every Utahn safe and secure access to their money and stand at the ready to provide credit and other financial services that will be necessary to facilitate a strong recovery.

**BANKING SERVICES:** Branch locations will continue to function upon discretion of local health officials. In an effort to slow the virus, customers will be encouraged to use drive-through options.

**FINANCIAL ASSISTANCE:** Assistance such as deferred payments, loan modifications and fee abatements are available, and we are preparing to facilitate low and no interest federal disaster loans. **Businesses and individuals facing economic challenges related to the spread of the COVID-19 virus should contact their bank as soon as possible.** Banks have developed many programs designed to assist borrowers during periods of temporary economic stress.

**CASH:** Cash is readily available; however, for the safety of our employees and to avoid the spread of the virus, we encourage the use of the electronic payment methods where possible.

**SCAMS:** We wish to remind Utahns to be particularly aware of scams and financial misinformation related to the COVID-19 virus. Never give personal or account information to anyone contacting you over the phone or internet. If you have any questions, please contact your bank directly.

Banks are only as strong as the community they serve; our fortunes are tied together. Banks have spent many years and millions of dollars to prepare for this event. Working together, we will recover as strong as ever.