



Important Update From Alice Frazier

Dear Valued BCT Customer,

Your BCT team is continually monitoring information and preventative measures taken by government and regulatory agencies regarding COVID-19 (coronavirus). Given the most recent actions, along with recommendations for social distancing, we determined it was necessary to do our part in flattening the curve of spread. Therefore, we have made changes to procedures that may impact the way you typically conduct your banking with us. These decisions were not made lightly and are taken to ensure the safety of our employees, customers, and communities we serve.

Effective Thursday, March 19, 2020, all branch lobbies will be temporarily closed. We will only accept deposits and transactions through our Drive-Thru services (where available) and our Night Drop boxes. To accommodate customers, Drive-Thru hours will be extended as follows: Mon-Fri: 7:00am-6:00pm; Sat. 7:00am-Noon. Our Night Drop locations will be collected regularly during normal business hours. If your banking needs are better served through an in-person meeting, please contact your nearest BCT Banking Office to schedule an appointment. Call between 9:00am-4:00pm Monday through Friday, or Saturday 9:00am-Noon, to schedule an appointment. You can access a full list of our branch phone numbers, Drive-Thru and Night Drop locations on our website under [Locations- Drive Thrus, Branches & ATMs](#).

We have also prepared several flexible service options for you that will assist businesses and families during this time. For more information, visit our website under [Helpful Information: COVID-19](#).

Additionally, we recognize the COVID-19 pandemic may temporarily impact the financial circumstances of your family or business. Effective immediately, your BCT bankers are ready to provide several flexible service options to alleviate financial pressures as a result of COVID-19. Because every situation is different, we ask you to contact us so we can work with you on a solution that fits your specific needs. Call your local branch or contact our Customer Care Center at 1-800-296-8431 Monday through Friday 7am-6pm, and Saturday 7am- Noon.

Lastly, we want to reassure customers and the communities we serve that we are a strong, well capitalized company. Moreover, BCT is over 149 years young with a dedicated, enthusiastic, and customer-focused team. We will be as flexible as is practical to ensure we remain open for business. Together, we will surmount this historic challenge and be stronger and more unified. Sincerely,

Alice P. Frazier
President & CEO



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