

March 29, 2020

Committed to Our Community... To You

Since 1900, Mars Bank has served our communities with secure banking services and invested in businesses and families. Our communities have weathered many difficult times and will do so again. Mars Bank is doing our part to support you, our customers and our communities.

While we are still working to help prevent the spread of the COVID-19 virus, we are all feeling the economic and financial impact. We are here to help.

Maintaining Banking Services

We have worked diligently to remain open while following the CDC and state guidelines. We will continue to provide critical and life-sustaining banking services through our drive-thru windows and by appointment in our banking center lobbies. We encourage you to use ATMs, online banking and bill pay, mobile banking including remote check deposit and telephone banking. You can learn how to access these tools on our website and by calling our customer service helpline.

Providing Customer Assistance

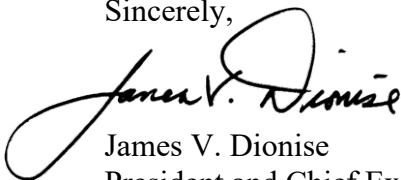
We are also ready to help our customers and businesses who are being negatively impacted financially as a result of the pandemic. Assistance includes help with loan payments, fees, and emergency loans to bridge the gap in this uncertain time. Visit our website or call your local banking center or commercial relationship manager to discuss your situation.

We've also extended our customer service helpline hours. The helpline can walk you through use of remote banking tools and explain assistance programs for customers. Contact customer service at 724-625-1555 ext. 287 between 8:00am – 6:00pm Monday – Friday and 9:00am – 1:00pm Saturday. After business hours email assistance@marsbank.com.

In this Together

We are all in this together. We are a community bank with the specific mission of investing in and supporting the success of our communities. We are here for you now as we have been since 1900. Please contact us with your concerns. We pray for your health and wellbeing and look forward to assisting you as we work through this difficult time in the days and weeks ahead.

Sincerely,



James V. Dionise
President and Chief Executive Officer