



Dear Valued Customer:

We at Emigrant are monitoring the Coronavirus and are committed to ensuring the health and safety of our customers and employees. We are taking all necessary measures to safeguard our customers, teammates and communities and have instituted comprehensive plans allowing for uninterrupted service.

In addition, we encourage you to access your accounts and perform routine banking transactions conveniently and safely from your home.

- For online banking services, please visit www.emigrant.com.
- For Bank-By-Phone services dial 212-850-3333 and listen for enrollment instructions.
- For Bank-By-Mail services, please contact Customer Service for additional instructions.

Our Customer Service Representatives are available to assist you Monday through Friday from 8:00 AM ET to 6:00 PM ET by calling 1-800-836-1998. You can also email Customer Service at onlinecustomerservice@emigrant.com.

Please stay safe and healthy and thank you for your loyalty and continued patronage.

Sincerely,

Howard P. Milstein
Chairman, President and CEO