

March 20, 2020

To Our Valued Customers and Friends,

During this unprecedented time for you, your family, and our communities, we wanted to reach out to you with information concerning our efforts regarding COVID-19 preparedness. As we all navigate the uncertainties and constant changes associated with this pandemic, one thing remains certain and unchanging – our commitment to continue to provide you with quality banking services. Guaranty Bank has had a pandemic plan in place for many years and it is reviewed and updated regularly. We have a robust cross-training program that will help if we start to experience employee absences. Our key business partners have worked hard to update their own business continuity plans. The banking system in our country is strong and is prepared to meet the challenges that this virus has presented.

Management is in constant communication with state and federal banking agencies to keep abreast of any developments. We feel it is important to emphasize that only information received from official government sources should be relied on.

On behalf of everyone on our staff, our hearts and thoughts go to everyone who is affected by this unprecedented event and we express our sincere appreciation and respect for our healthcare workers and government agencies who are working tirelessly to successfully navigate our country through this difficult time.

If you have any questions concerning any of our products or services such as online banking, bill pay, voice banking, or our mobile app, please call us at (318) 878-3703.

Thank you and take care.

Troy Q. Richards  
President and Chief Operations Officer  
Guaranty Bank & Trust Co.