



Message for Clients and Communities from Horizon Community Bank:

Horizon Community Bank (“HCB”) has been assisting our clients and communities with their financial needs for almost 20 years. We are significantly vested in the success of our clients and communities. Over the course of our existence as a financial institution, we have never been faced with such a far reaching and prolific challenge as that of the COVID-19 pandemic. This situation has impacted all of us in ways we could have never imagined just a short time ago. We feel it is important to affirm for all our clients, shareholders and employees that HCB clearly recognizes our roles and responsibilities in the communities and markets in which we operate. You may take comfort in the fact that HCB is a healthy financial institution that is underpinned by a strong capital position, earnings, liquidity and asset quality. HCB continues to operate as a Bauer Financial 5-Star rated bank. We are making a commitment to continue to serve you in a responsible manner through these difficult times.

At a time when there is a constant stream of seemingly contradictory information it is easy for any of us to be confused and tend toward panic. Please know that your financial institution has a well-developed Business Continuity Plan in place that will allow us to react to rapidly changing scenarios to ensure we are positioned to provide for your day to day financial needs as this situation develops and defines itself while doing so in a safe and sound manner. We fully understand how important it is for you to know that we will be there to help you conduct your financial affairs regardless of the depth and severity of this crisis.

Many of you are business owners or are employed by businesses that have been impacted more significantly than others to this point. Locally and regionally we see more prolific financial stress affecting such industries as hospitality, travel and leisure, restaurants, drinking establishments and others. As the pandemic progresses, we fully expect this impact to extend to other market sectors. HCB is committed to acting as your resource and stand ready to work with our clients that have been impacted by this situation. We ask you to communicate with us as the need arises.

HCB is consulting with and taking direction from the Center for Disease Control, the World Health Organization and others in order to constantly assess the manner in which we safely and soundly deliver financial services to you in this environment. We know many of you will require financial assistance in surviving and recovering from this pandemic. HCB will strive to provide that assistance wherever possible and be a resource. We are also working closely with such other organizations as the U.S. Small Business Administration (“SBA”) and the U.S. Department of Agriculture in tapping their various lending programs to support you. The SBA is making disaster relief loans available to small businesses that can be accessed through its website. Banks do not engage directly in those loan requests. However, be advised we will take steps to help and guide you any way we can as you deal with the SBA in seeking access to those funds.

HCB has been and will continue to be at your side as you face the challenges that are in front of us. Together we will get through this and come out the other side stronger for having survived the challenge. We are here for you.

Sincerely,
Ralph Tapscott
President and CEO

