

Dear Horizon Community Bank Client:

The management team at Horizon Community Bank has followed the national, regional and local activities associated with the current Coronavirus situation. A primary objective throughout this process has been to assure you that access to your financial needs are being met. We have developed and executed on a multi-stage plan to deliver on our objective. For your protection, and that of our banking team, we will begin operations in all of our offices with limited lobby access beginning on March 25, 2020. **We encourage you to explore all of the various other channels we have to serve you and your financial needs.**

As we continue to work in this environment, we encourage you to utilize the following services –

Drive-Thru

All of our full-service banks offer drive-thru banking. We will add staffing to specifically cover additional transactions. Most of your traditional in-bank transaction can be accommodated at our drive-thru. Hours of operation are 8:55 am through 5:05 pm, Monday through Thursday and 8:55 am through 6:05 pm on Friday, except for our Quartzsite banking office that is operational 8:55 am to 4:05 pm Monday through Thursday and 8:55 am through 6:05 pm on Friday.

Customer Service Center

We operate with a dedicated banking call center that is supported Monday through Friday from 8:15 am to 5:00 pm Monday through Thursday and 8:15 am through 6:15 pm on Friday. Our trained bankers can assist you with transaction review, placing stop payments, transferring funds, gaining access to online and mobile banking, or just providing sound financial guidance. Please use one of the following numbers:

Lake Havasu City Banking Center	(928) 854-3000
Lake Havasu City Mortgage Center	(928) 854-4003
Mesa Banking Center	(480) 558-1220
Ft. Mohave Banking Center	(928) 788-9400
Parker Banking Center	(928) 669-2366
Quartzsite Banking Center	(928) 923-4596
Kingman Banking Center	(928) 681-0340
Goodyear Loan Center	(480) 558-1220
Biltmore Loan Center	(480) 558-1220

ATM Banking

Our ATM network is available 24 hours per day, 7 days per week. Please use our mobile app to find our ATM locations, but you can be assured that they are at all of our full-service banking locations. We are also a member of the Money Pass network, and you can access surcharge free withdrawals from any Money Pass network ATM. Deposits can be made through the ATM's at all of our full-service branch location. Please refer to our funds availability policy.

Night Drop

All of our full-service branch locations are equipped with a convenient night drop vault. Commercial clients can contact us for key access for larger commercial deposits. Retail clients may deposit in regular sized envelopes. Please refer to our funds availability policy.

Online Banking

We accommodate both commercial and retail online banking and bill pay service conveniently 24 hours per day, 7 days per week. This accommodates many types of transactions from the comfort and convenience of your home or office. Feel free to register for online banking on our website at www.horizoncommunitybank.com; or you can call our telephone banking department at (928) 854-3000.

Mobile Banking

We also accommodate mobile banking from the convenience of your smart phone. This is most conveniently accessed via our mobile app that can be downloaded from most recognized app stores. Essentially all capabilities of online banking can now be done from your smart phone and we support mobile capture of check deposits, certain limits do apply. For further information please call our telephone banking department at (928) 854-3000.

Debit and Credit Cards

We encourage the continued use of both our debit card and credit card products. For lost, stolen or compromised debit cards, please call (800) 500-1044. For lost, stolen or compromised credit cards, please call (800) 625-3678.

In-Bank Activities

We are still active in our full-service branches, but as prescribed by various agencies, we are attempting to protect public health for you and our bankers. We ask our commercial clients to call in change orders and prearrange a pickup. We ask that you call your local branch for access to wire transfers, cashier's checks and access to your safe deposit box.

All of our lives have been changed in one or more ways associated with this Coronavirus pandemic. Rest assured that we continue to learn from and further develop our Business Continuity Plan. We apologize for any inconvenience this places on you, our clients. We want our banking team to be a resource for you in these challenging times. Many new innovations in financial services have been deployed in the past decade and technology has made banking easier and more convenient. Please work with us in these challenging times and we will get through this and be stronger in the end. Please utilize us as a financial resource, but we ask that you limit face-to-face contact in the interim. This is for your safety and ours. Best wishes.

Sincerely,

Ralph E. Tapscott
President and CEO