



Our Due Diligence With COVID-19 Coronavirus

Message from the President:

I wanted to take a moment to address the COVID-19 Coronavirus hysteria that is gripping us both locally and as a nation. We believe during the flu season and even more so now that it is important to maintain good personal hygiene and refrain from unnecessary close contact with individuals either diagnosed with sickness or those evidencing symptoms of sickness. We will always be diligent in maintaining a safe banking environment for both our staff and our customers.

Over the last few years, we have invested heavily in technology that makes the banking experience more convenient for our customers. Our [telephone banking](#), [mobile banking](#), and [online banking](#) platforms allow our customers to perform many of the transactions that would be typically completed in a branch via the comfort of their personal computing devices. This means, for many transactions, you do not need to come into the branch to conduct your banking business. We continue to encourage everyone to use the technology available to perform your banking transactions. For more information about these services, please visit our [website](#).

We have seen pandemics before, and our business continuity plans are well versed in how we can continue to provide the needed services to our customers in the event more drastic measures are needed. Rest assured that access to funds and banking services will be available to our customers. With all planning, it is difficult to address every eventuality or circumstance, but we have worked hard to lay the ground work to ensure banking continues for our customers if situations warrant more drastic actions.

[The Center for Disease Control \(CDC\)](#) has provided some helpful guidance for how we can all mitigate our exposure to not only this new virus but all sicknesses that may arise during the flu season. Limiting or refraining from social contacts (handshakes, etc.), washing hands frequently, using hand sanitizers with greater than 60% alcohol content, and staying home when you are sick or developing symptoms that may lead to a more prolonged illness is just good practice and something that we have strived to do even before a new novel virus presented itself. We encourage our customers to heed this advice and do the same.

Your Bank, your community, and the Nation are strong and resilient. We will get through this and hopefully with limited disruption to our daily lives. With you being our top priority, we are doing all we can to properly protect you, our customer, as well as our employees. We will work diligently to ensure limited impacts to your access to banking services. If you should have any questions or concerns, please do not hesitate to contact your local branch or call the main office at **845-895-2051**. Please continue to check our [website](#) for updates regarding changes to our banking services.

A handwritten signature in black ink that reads "Michael Horodyski". The signature is written in a cursive, flowing style.

Michael Horodyski
President & CEO of Wallkill Valley Federal Savings and Loan