



## WVFSL Re-Opening Plan

### Message from the President:

I hope this message finds you, your family, and your friends in good health. This has been an unprecedented time for both the bank and society. As we begin to return to some sense of normalcy, I wanted to take a moment to explain what you can expect from Wallkill Valley Federal Savings and Loan.

We are presently in Phase 1 of the Governor's re-opening plan for our region. During this phase, our branches will continue with drive-up only service for your banking transactions.

We will be starting our re-opening procedures during Phase 2 of the Governor's re-opening plan for the Mid-Hudson region. We are currently planning our limited re-opening procedures for Phase 2 and would like to share what you can expect to see from our employees, along with what we are going to expect from our customers. Once Phase 2 is announced for our region, the lobbies will begin limited customer access from the hours of 10AM to 2PM, but we continue to encourage all customers to use the drive-up and online service channels for your banking needs. Our lobbies have been closed to the public since mid-March and we are excited about the prospects of allowing our customers access to our lobbies, but there will be some expectations of what those customer interactions are going to look like. Each branch will be limiting the number of customers allowed in based on the size of the lobby and ability to maintain appropriate social distance. Each teller transaction area will now include a plexiglass barrier and we are requiring all customers to continue wearing a face covering while in our lobbies. Each branch employee will also be wearing a face covering.

The lobby doors will be locked, and an employee will greet you at the door. Before the employee grants you access to the branch, they will ask you to pull your face covering down to ensure that proper security procedures can be maintained. Then you will be asked to put your face covering back on.

Our mortgage loan customers will start closing in the Wallkill Branch. Initially, we will be limiting mortgage closings to only the Wallkill Branch. Our loan department will be communicating the requirements for loan closings to each customer prior to your closing date. We continue to ask that only those who are primary on the loan (borrowers) attend the closing with your attorney, if applicable.

We understand that these are not perfect procedures, but we are excited to get back to some sense of normalcy in our banking environment. We thank you in advance for your cooperation and look forward to seeing you soon.

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