



To our valued clients and partners,

In response to the coronavirus pandemic, we want to share that our focus is on continuing to provide financing to our clients — and on the safety of our employees and the communities in which we work. We do not anticipate any interruptions in service to our valued clients and partners.

As a division of MetaBank®, we are fortunate to have a robust and tested Business Continuity and Pandemic Plan in place to respond to Coronavirus (COVID-19). We believe we have taken the appropriate precautions to ensure that we can continue to provide services to our partners and clients, while prioritizing the health and safety of our employees and mitigating interruptions to the processes, services and systems that you depend upon. Actions underway include:

- Empowering an Internal COVID-19 Task Force
- Implementing and Monitoring Business Continuity Plans (BCPs)
- Invoking Social Distancing and Work-from-Home Arrangements
- Underscoring Enhanced Health Practices at our Locations
- Invoking Travel Bans, Restrictions and Event Cancellations
- Monitoring Operational, Financial and Business Risk Impacts
- Updating Executive Management and the Board continuously

We believe we are well-positioned to navigate the uncertainties of the Coronavirus outbreak, and we will continue to respond to its impact. If you have questions about our efforts to minimize the possible impact to you as it relates to Crestmark, please contact Sharmen at shhall@crestmark.com.

Wishing you good health.

Sincerely,
Mick Goik

*President | Crestmark, a division of MetaBank
EVP | MetaBank*