



We Are Here to Help

As we wrap up our first week of appointment-only lobby access, I wanted to reach out to remind you that our Saratoga National Bank team is here, as always, to help you or your business.

Community banking is very much a people business, so we knew it would be an adjustment to pause some of the in-person aspects of our jobs, like shaking hands or sitting together in face-to-face conversation. We are encouraged, though, that these safety measures have not stopped us from connecting with you, which is the true measure of what we do.

Connecting With Customers

Our relationship managers from across the Company are reaching out to check in and connect with you, our valued customers. We want to know how you are doing, and how we might help.

Likewise, we encourage you to contact us at any time with questions. COVID-19 may be presenting some unexpected financial challenges for your personal or business financial needs. As your neighbors and your community-banking partner, we understand your concerns and we want you to know that we are here for you through every turn.

Resources for You or Your Business

We have always worked with our customers in times of hardship, and we always will. If you need assistance, we encourage you to call us as well as [visit our website](#) where we have outlined our many resources, guidance and contact information depending on your situation.

As a reminder, all drive-ins, ATMs and night drops are fully operational and our [locations remain open](#) by appointment.

Finally, there has never been a better time to use online or mobile banking. We encourage you to take full advantage of these free and convenient banking options. You can do everything from remote check deposits and money transfers to automatic bill pay. You can track everything from the comfort of home or wherever you are! Find a [complete list of services](#) on our website.

No matter your situation, we are dedicated to helping you through these uncertain times. We have been proud to serve our communities for the past 170 years as part of the Arrow Family of Companies, and we are here for you today. Be careful. Please stay healthy.

A handwritten signature in dark ink, reading 'David S. DeMarco'. The signature is written in a cursive style with a large, stylized 'D' and 'M'.

David S. DeMarco

President and CEO

Saratoga National Bank and Trust Company
Part of the Arrow Family of Companies

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