



## **WE ARE HERE FOR** *you*

As your neighbor and community-banking partner, we see first-hand the financial toll that the COVID-19 pandemic is having around our region. I can assure you that our Team at the Arrow Family of Companies is rolling up its collective sleeves to serve you, our valued customers, so that our communities can move out of this crisis and once again thrive.

### **Community Banking at Its Best**

We stand with all the individuals who have sought assistance in recent weeks. Our frontline people – from the Customer Care Center, to our branches, to our loan specialists – are fielding hundreds of calls a day, handling each one of them with care and concern, recognizing and addressing each individual story on a case-by-case basis.

Likewise, we stand with our small businesses. While the Small Business Administration (SBA) Paycheck Protection Program rollout has been challenging to say the least, I am proud to share that we are working with hundreds of local businesses to access program funding. While some banks and credit unions hesitated or chose not to participate, we focused on the path forward. We have been in constant communication with industry organizations and lawmakers to resolve the open issues as we continue to work around the clock to secure as much support as possible for our customers.

### **Help Online and at Our Locations**

In the end, we know that every approved SBA application and every deferment we are able to provide to our customers will make a difference in our community, hopefully helping everyone get back on their feet as soon as possible. We're in this together.

If you have been impacted financially by COVID-19, you may call us or visit [our website](#) for online forms and information about our programs, as well as information on how to bank from home, FAQs, and investment and market updates. As a reminder, all of our drive-ins, ATMs and night drops are fully operational and our [locations remain open](#) by appointment.

While these are trying times, we believe that there are better days ahead. As always, we are here for you. Be careful. Please stay healthy.

A handwritten signature in black ink, appearing to read "D. DeMarco".

David S. DeMarco  
President and CEO

**Saratoga National Bank and Trust Company**

*Part of the Arrow Family of Companies*

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