



Dear Customer,

On behalf of our staff, management and shareholders, I want to thank you for banking with us. The fact that you trust Canyon Community Bank with your accounts inspires us to deliver the signature services of Canyon Community Bank, where the *'difference is clear'* has been our service trademark for two decades and being part of the Tucson and broader Arizona community is stated in our name. We are a relationship bank, one Customer at a time.

I want to personally let you know that the health of our Customers physically and financially is of utmost importance to all of us. The Bank, as part of our community, depends on your health and the health of your business. We care about the individuals and businesses we serve every day with insured deposit accounts and business loans. Caring about Customers is not only built into the fabric of everything we are as a company, but this bears repeating in the face of any challenge, including the concerns posed by coronavirus (COVID-19). I wanted you to know that at Canyon Community, we are working to ensure the safety of our Customers and staff. The Bank's readiness response team has been working to ensure we are responding to the challenge by working closely with regulators and other experts to continue providing great services to our Customers. To that end, I want to share some of the steps we are taking.

1. We know how important cleanliness is during these times. To offer you peace of mind, we have increased cleaning each night, including the safe deposit boxes, chair arms, desktops, and writing implements used by staff and Customers. We are applying disinfectant that is effective against coronavirus across lobby interiors including the places Customers touch most - the entry doors, teller counters, check writing stand and writing pens.
2. We have updated our staff service standards with additional precautionary cleanliness activities. We've increased the availability of hand sanitizer at the teller counters and our staff has been instructed to apply to their hands between Customer transactions.
3. We are disinfecting common surfaces more frequently and we are making hand sanitizer and widely available throughout our offices. We also encourage Customers who are not feeling well to utilize the mobile banking services that are available through our website at <https://www.canyoncommunitybank.com/>

You can also learn more about the coronavirus and specific [Preventing COVID-19 in Communities](#) on the Centers for Disease Control and Prevention (CDC) website.

Your confidence in Canyon Community inspires us to deliver the best service experiences possible. We never take the importance of serving you for granted and we look to seeing you again soon.

Sincerely,

Charlie Sonneborn,
CFO, and Interim President & Chief Executive Officer