

CORONAVIRUS (COVID-19) UPDATE

As Coronavirus continues to dominate headlines worldwide, the health and security of our customers, our communities and our employees is top priority. Tri-County Bank has a well-developed proactive plan in place for these types of situations that has enabled us to swiftly implement measures and processes to ensure safety and prevent service disruptions.

Here is what you need to know.

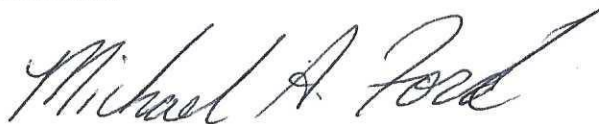
We are prepared. Our company maintains proactive plans that are regularly updated by management and approved by our Board of Directors to make sure that we are positioned to prevent service interruptions. Already having these plans in place helps us to stay on top of developing situations, such as the spread of Coronavirus, and execute appropriate responses as quickly as possible.

We are taking action. We're doing our part to prevent the spread of germs, including enacting preventative measures across all locations within our footprint. This includes enhanced sanitization and cleaning, responsible travel guidance to employees, practicing social distancing and more.

We are monitoring the situation as it unfolds. We're in touch with public health officials and are following their guidance and recommended protocols. For news and updates on Coronavirus, visit the Centers for Disease Control and Prevention website (<https://www.cdc.gov/coronavirus/2019-ncov/index.html>).

We offer 24/7 account access through our mobile app. While we want everyone to feel safe visiting any of our branches we also need to encourage our customers to use our call centers, atm's, on-line banking, remote deposit and drive thru facilities. TCB offers several ways that allow you to do your banking digitally, 24/7. This includes checking balances, making payments, transferring funds or depositing checks.

Protect yourself from fraud. Unfortunately, fraudsters are taking advantage of fears surrounding the coronavirus. Be aware of emails or phone calls that ask you to reset passwords or give any personal information.



Michael Ford
President and CEO