



FOR IMMEDIATE RELEASE

**Carter Bank & Trust Responds to COVID-19 Pandemic with Responsible Operations
and Financial Relief Programs**

The Virginia Based Financial Institution Will Provide a Variety of Loan Relief Options

Martinsville, Va. – April 1, 2020 - Since initial reports were released regarding the COVID-19 pandemic, Carter Bank & Trust has diligently monitored developments reported in the news and by government officials. Our first priority will always be to keep our employees, customers, and communities supported with the products, services and programs we are able to offer in the safest way possible. To that end, Carter Bank & Trust has launched a [COVID-19 Response Resource Center](#) to provide updates on operational changes and relief programs.

Effective March 23, 2020, Carter Bank & Trust has limited their lobby services at all branches to by appointment only, in compliance with the latest guidelines on social distancing. All drive-thrus will remain open for all accounting deposit and withdrawal transactions. Customers will also maintain access to their accounts through online and mobile banking, ATMs, online account opening, and telephone banking through our Customer Contact Center.

In addition, Carter Bank & Trust is currently offering a loan relief program with a variety of benefits for individuals who are experiencing financial distress as a result of COVID-19:

- Temporary Payment Deferrals through August 2020
- Waived Late Fees through August 2020
- Suspended Adverse Credit Reporting through August 2020
- Suspended Foreclosure Activities through June 1, 2020

Information about additional relief programs are forthcoming. For more information, customers can visit <https://l.carterbankandtrust.com/covid-19/> or call [833.275.2228](tel:833.275.2228).

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