



Community Bankers Association of Illinois

One Mission. Community Banks.®

Community banks are bound to receive questions from concerned customers during this confusing and unsettling time. Below are talking points for community bank employees that we have gathered to reassure and inform customers.

Talking Points for Community Bankers on the COVID-19 Virus Outbreak

- State and Federal regulators assure us that community banks are well capitalized, well positioned and regularly undergo stress testing to make sure they are prepared for these types of events.
- Community banks have pandemic business resiliency plans that are regularly updated, tested and reviewed by regulators in preparation for these types of circumstances.
- Community bankers regularly assist customers who are facing unforeseen economic hardships. Whether it's a pandemic, layoff, strike or other unexpected personal economic emergencies, community bankers will always work with our customers, be it individuals, small businesses, farmers or local governments, to find ways to weather the storm together.
- Community bankers urge customers to be vigilant and avoid scams targeting coronavirus fears. Do not provide personal or account information to unknown sources over the phone, email or text message. No legitimate organization will call you and ask for information like social security numbers or bank account numbers. If you believe a call is suspicious, hang up and call the bank directly. Scammers can mask calls on caller ID to appear as they are calling from a bank.
- Community banks place a priority on continuing to serve our customers during the outbreak. Given current concerns about the spread of the COVID 19 virus, we encourage customers to consider using services like online banking, mobile banking and mobile deposit when possible. You should always feel free to call your community banker to directly discuss any questions or concerns.
- To limit direct contact, community bankers encourage customers to use drive-up windows and ATM machines when possible during the outbreak. Be assured that community bankers are following CDC guidance closely and regularly sanitizing surfaces and equipment in which bank employees and customers come in contact.

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