

MEREDITH M. TIEDEMANN, CPWA®
Senior Vice President and Trust Officer

March 19th, 2020

Dear Clients,

In this difficult time, the health and safety of our customers, employees and community is our top priority. We are closely monitoring the local coronavirus (COVID-19) situation and have a plan in place to ensure that we are ready to respond as circumstances dictate.

WHAT ARE WE DOING OPERATIONALLY:

- We are ensuring that we have the infrastructure in place for everyone to work remotely. (Note: We successfully tested out this infrastructure this week.). This includes the ability to do trading, and to access all of our systems so our services to you will not be interrupted.
- Currently our office is open and we are working our normal hours, with a reduced staff. We will reevaluate the situation to see if an adjustment to this is called for.
- You will always be able to reach us at 845-677-4266. One of us will answer the phone, as usual. If you are directed to leave a voicemail, please do so. We will return your call by the end of the day if not sooner. Now more than ever we welcome your calls if you would like to discuss anything.
- Meredith and Eliot are fully accessible via email, even when out of the office.

WHAT WE ARE DOING FOR YOU AND ALL OF OUR CLIENTS:

We will be monitoring the markets carefully and are happy to touch base if you have concerns or questions. We will be conveying our thoughts and perspectives on a regular basis during this challenging market environment via emails.

We have reviewed the emergency plans of our key service providers and partners (Northern Trust, Vanguard and our technology team among others), and we are confident that they can continue to provide support, even in the event they need to deploy their own contingency plans.

We recognize that these are challenging times, and we want to reassure you that to the extent possible it's "business as usual" here at the Bank of Millbrook Trust and Investment Services.

We send this note out with wishes for good health and safety to you and your family. Please know that we are here for you.

Best,

Meredith, Eliot, Barbara and Laura