TO OUR VALUED CUSTOMERS AND FRIENDS:

First and foremost, we are here to take care of your banking needs.

We at Spirit of Texas Bank take community seriously, and are sensitive to the unprecedented concern regarding the spread of Coronavirus (COVID-19). The health and safety of our customers and banking team are at the forefront of our minds as we face this challenge together, and we remain as committed as ever to keeping the Spirit of Texas family safe while continuing to serve you.

Doing our part:

- We have made additional hand sanitizer available throughout our branches and maintain a rigorous cleaning schedule of all of our facilities, especially teller stations, drive-thru equipment, door handles, and other high-contact areas and devices.
- Our staff is encouraged to follow CDC’s guidelines for hand-washing and staying home if not feeling well.
- We continue to monitor the latest developments and have plans in place to handle potential business disruptions. We will communicate with you as appropriate along the way.
- We encourage you to follow similar disease-prevention protocols in your day-to-day activities.

Ways we can serve you:

- **Online Banking** is available 24 hours a day at [www.sotb.com](http://www.sotb.com) so that you can do most of your transactions anytime from the comfort of your own home.
- **Mobile Banking** and **Mobile Deposit** are available via our mobile app, and help you do your business without having to come into a branch location.
- **Customer Service Support** is available 8 am to 5 pm, Monday through Friday, by calling 1-877-302-1836.
- **Debit cards** and **ATMs** are operating as normal. As a reminder, you can access cash free of charge at over 55,000 ATMs on the Allpoint Surcharge-Free ATM Network.
- **Branches** remain open under normal hours to serve you, and are committed to maintaining a clean and safe environment in which to do business.
- **Drive-thrus** are an excellent option to do your banking at a branch while limiting contact with others.

An important word about scams. Times like this are prime opportunities for scammers to take advantage of fear and panic to perpetrate financial crimes. It is especially important to keep your guard up, and also to check up on the vulnerable within your community. Beware of activities and solicitations such as suspicious emails and text messages, phone calls, medical related scams, and fraudulent donation sites that may impersonate a company, charity, or government agencies. Fraud takes many forms, so keep in mind it is never a good idea to share personal or sensitive information with an unknown party. Be sure to verify the authenticity of any unsolicited communications you may receive, and if in doubt, take a step back to solicit trusted assistance.

Our thoughts are with the many who have been impacted by this situation. Please be assured, we will continue to do our best for as long as necessary to mitigate adverse impacts from the spread of Coronavirus, while still providing the level of service you expect from us. We thank you for trusting us with your business, and look forward to working together toward recovery. Again, we will be here for you.

God bless each one of you, and God bless Texas.

*Dean O. Bass*
Chief Executive Officer