

SPECIAL CONFERENCE CALL - WED, MARCH 4 AT 4 P.M.




*Corona*VIRUS

Discussion for Community Banks - Impact & Best Practices



CALIFORNIA COMMUNITY
BANKING NETWORK

Thank you for joining CCBN, to better manage this call and accommodate a large quantity of callers, please:

- Mute all calls to avoid background noise
- Ask any questions through the CHAT function (the icon in the upper right-hand corner  and send to everyone or send to CCBN organizers) Or e-mail questions to info@ccbnetwork.org. We will not be able to accommodate questions for those using the call-in only option.
- This presentation and other resources are available on our website at www.ccbnetwork.org/coronavirus

Regulatory Considerations and Training

- What has been received from the regulators? FFIEC 2007 Release, CDC Website Referral – Others?
How are you keeping the regulators informed of your action plans? – Have they been reaching out?
- Is there any thought about asking regulators to postpone exams during this time?
- What about local and regional agencies – any feedback?
- Who has had a recent pandemic tabletop BCP exercise and what were the takeaways and best practices that you identified?

Communication Considerations

- How are you handling client inquiries and are you actively sending alerts out to clients? If so, what are you sending out?
- What has been staff messaging?
- Has anyone sent a message out to shareholders to calm them related to both the virus and rates tumbling? Can you share and if so, what was reaction?
- What type of marketing has been seen in your area related to this matter?

Operational Considerations

- Is anyone opening new accounts during this time?
- How are you handling cash during this time?
- Has anyone considered closing an office and consolidating to another office for the short term as a means of managing staffing?
- Are you experiencing staffing issues and what is you plan related to being short staffed during this event?
- How are you training staff and clients who come into the bank?
- What has been the impact related to deposits or loan business?
Are people starting to build cash at this time?

Other Considerations

- Have you looked at your insurance for the various potential coverages and liabilities that are out there?
- What types of third-party help is out there and has anyone used and if so reaction?
- What are people doing to identify travel/hospitality related credits in their loan portfolio?
- Are you looking at loan portfolio for coronavirus exposure re underlying credit?

Let's Discuss Further! CCBN Upcoming Events that will continue this important conversation and more:

- Follow up conference call on the Coronavirus Impact & Best Practices on Thursday, March 12 at 4 p.m.

“Panic in the Markets – What’s a Bank to Do?” with Will Taylor – Director of Portfolio Management Group, Vining Sparks & Craig Dismuke, Executive Vice President and Chief Economist, Vining Sparks

<https://www.gotomeet.me/CCBN/pandemictalk>

You can also dial in using your phone.

United States (Toll Free): 1 877 309 2073

United States: +1 (571) 317-3129

Access Code: 401-461-301

- CCBN Directors Roundtable, JUNE 11 at Marriott Newport Beach
Visit www.ccbnetwork.org to register

Thank you for joining CCBN, visit us at www.ccbnetwork.org to learn more about these upcoming events:

- 2020 Call Report Preparation Mar 17- 18
- C-Suite Share Conference Call March Mar 26
- C-Suite Dinner NorCal Apr 09
- C-Suite Dinner SoCal Apr 16
- 2020 CCBN Credit Analyst School Apr 21
- CCBN Risk Management Forum May 14
- Bond University - Investment Tools & Strategies for Community Banks May 20
- 2020 CCBN Commercial Lending School Aug 17



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