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

CoronaVIRUS
Discussion for Community Banks - Impact & Best Practices
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 your 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 SoCa! 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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