

## Coronavirus-19 and Banking

Hebron Savings Bank is closely monitoring the developments surrounding coronavirus-19. Should the circumstances warrant, rest assured that the bank has tested contingency plans in place for infectious disease events. The World Health Organization (WHO) has recently categorized the coronavirus as a pandemic. The Centers for Disease Control and Prevention (CDC) has not yet made the same declaration for the United States. While the coronavirus has spread to isolated pockets within the United States, we remain hopeful that the proper steps have been enacted to contain the spread of the virus to the general population, and that the virus itself responds favorably to standard flu-type protocols. That said, we are beginning to see proactive preparation in the event that the coronavirus-19 should spread to the general public. As the saying goes...prepare for the worst and hope for the best. In this case we don't expect the worst from the coronavirus, but we do take this very seriously, and it can't hurt to also be prepared for your banking needs should such an event occur. Hebron Savings Bank is well positioned to provide virtually all of your banking needs remotely through a full range of electronic banking solutions. Online Banking, bill pay, remote deposit, debit cards, and ATM's all provide convenient 24/7 access to your funds – and all these services are provided at no additional cost to the consumer. If you currently do not have an online banking account, we recommend that you open one. With online banking, you can check balances, transfer funds between accounts, pay bills by activating our online bill payment service, and deposit checks using our remote deposit service through our HSB Mobile smartphone app. Signing up for online banking is easy and convenient. Visit our website at [www.hebronsavingsbank.com](http://www.hebronsavingsbank.com), click on the Online Bank Login button at the top of the homepage, and then click Enroll. Need help? Call us at 410-749-1185. Someone is there Monday – Friday from 8 AM to 5 PM to assist you.

As the State and Federal Governments begin to encourage social distancing, please remember that most of our branches have drive-in capabilities. The following branches have full-service drive-ins:

- Drive-in hours Mon.-Wed. 8:30a-5p, Thur.-Fri. 8:30a-6p, Sat. 9a-12p

- Hebron Branch, 101 N. Main St., Hebron, MD
- Quantico Square, 1008 W. Main St., Salisbury, MD
- Riverside Drive, 543C Riverside Dr., Salisbury, MD
- Carroll Street, 415 E. Carroll St., Salisbury, MD
- North Salisbury, 2730 North Salisbury Blvd, Salisbury, MD
- Mt. Hermon Road, 1310 Mt. Hermon Rd., Salisbury, MD
- Fruitland, 108 E. Cedar Lane, Fruitland, MD
- Princess Anne, 30499 Mt. Vernon Road, Princess Anne, MD
- Crisfield, 57 Richardson Ave., Crisfield, MD

- Drive-in hours Mon.-Thur. 8:30a-4p, Fri. 8:30a-6p, Sat. 9a-12p

- Cambridge – Rt 50, 2801 Ocean Gateway, Cambridge, MD
- Cambridge – Cedar Street, 6 Cedar St., Cambridge, MD