



FOR IMMEDIATE RELEASE

NEWS RELEASE: March 26, 2020

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Coronavirus (COVID-19) – Latest Updates, Lobby Access, and Financial Hardships

During these uncertain times surrounding Covid-19, we want you to know that we are well prepared to address this situation and stand ready to support you and your financial needs. We operate from a position of financial strength and our employees have risen to this challenge to support our customers and the communities we serve. We are aware that Governor Lamont has asked non-essential businesses to close temporarily, however banking institutions, such as Northwest Community Bank, are considered essential and are exempt from this announcement – **we will remain open during these difficult times** to be able to serve our customers and their financial needs.

Due to recent advisories from the [U.S. Center for Disease Control \(CDC\)](#) and in order to minimize health risks to both our employees and customers, we have made the decision to operate through our drive-up windows and ATMs beginning Friday, March 20th. Please note that in-branch services (i.e. safe deposit box access) can still be conducted by making an appointment. We will keep you updated on when we plan to reopen our branch lobbies once that information is available.

We are introducing changes to reduce the financial hardships some of us could face. Beginning March 26, 2020, we will:

- **Waive late payment fees on loans**
- **Waive uncollected fees**
- **Waive fees incurred by insufficient funds for all transactions \$100 or less**
- **Waive penalties for early withdrawal amounts from Certificates of Deposit for amounts up to \$25,000**

These changes will remain in effect until May 31, 2020 and could possibly be extended.

If you are experiencing difficulties or foresee problems with a loan with us, contact us to discuss options that may be available to you. Circumstances are changing constantly, and so are we. We will maintain open and timely communication and ask you to call your branch for assistance.

To help you avoid the possibility of fraudulent activity, please do not supply any personal or account information to phone calls or emails sent to you from Northwest Community Bank. Contact us directly through our published phone numbers. Visit <https://www.nwcommunitybank.com>. For more information on fraud alerts, please use this link: <https://www.consumer.ftc.gov/features/scam-alerts>.

For questions or to schedule an appointment, you can contact us by telephone using the following information:

Winsted Branch: 860.379.7561

Torrington Branch: 860.482.3423

New Hartford Branch: 860.693.8397

Avon Branch: 860.677.2809

Granby Branch: 860.653.7228

As previously communicated, we have implemented work from home arrangements for key employees to ensure bank processes are not interrupted. We also have technology available so employees can have virtual meetings with our customers should it be needed.

We will still have staff available in all of our branches to assist you with your banking needs via telephone and drive-up windows. You can view our telephone and drive-up hours on our website or by [clicking here](#).

We understand that not all banking transactions can be done remotely or via the drive-up window. Should you need to conduct in-branch business with a Northwest Community Bank employee, we will require an appointment to be made in advance by telephone and be accompanied by some health screening questions.

We offer a variety of options to do your banking remotely:

[Online Banking](#) helps you handle your banking needs from anywhere, anytime.

- View up-to-the-moment account balances and up to one year of history on any deposit or loan account
- Pay your bills with our FREE Personal Online Banking Bill Pay
- Transfer funds between accounts (person to person and bank to bank accounts)
- Make payments from your checking or savings account to your Northwest Community Bank mortgage, home equity or installment loan
- View, print or save images of checks that have cleared your account
- View, print or save up to 18 months of monthly statements when you sign up for FREE eStatements
- Set up FREE alerts for high or low balances, deposits or withdrawals as well as current balances to your email inbox or mobile device
- Send secure messages to a Customer Service Representative
- **It's easy to get started using Online Banking, just go to our [website to register](#).** If you need further assistance, please call us to request a virtual appointment.

[Mobile Banking](#) allows you to securely access your account information 24/7 from anywhere using your mobile device.

- Check account balances
- View account history
- Transfer funds between accounts (person to person and bank to bank accounts)
- Pay bills and schedule payments
- Locate nearby Northwest Community Bank branches and ATMs searching by zip code or address
- Receive secure mail alerts
- Deposit checks remotely by taking a picture of your check to securely deposit it
- Deactivate or activate your Debit MasterCard

- Getting started is easy. Enroll in Online Banking if you haven't already, then [download our mobile app](#) for [iPhone](#) or [Android](#) phones or tablets!

Our [drive-up window](#) and [ATM](#) networks makes it easy for you to bank whenever and wherever it's most convenient.

- We offer [5 drive-up locations](#) that allow you to do your banking right from your car
- As part of the Connecticut Mutual Holding Company, we offer [13 ATM locations](#) to make withdrawing money easy with no fees! Deposits can only be made at Northwest Community Bank ATMs.
- Night drop locations will remain available for use.

The safety, well-being, and financial needs of our customers are important to our banks and remain our top priority. For more information and guidance from the CDC on how you can stay safe, [CLICK HERE](#).

We'd like to remind you that your money is safe in banks during this tumultuous time, and you can read a [statement here](#) from the Banking Commissioner for additional information and reassurance.