



RCB Offers up to Three Months Relief for Borrowers Experiencing Coronavirus-Related Financial Hardship

Dear customer,

Thank you once again for your patience and understanding while we work our way through these difficult times. Rest assured, RCB will continue to be here for you and meet your needs as they arise.

The following are new developments taking place at the bank for you:

- **For any borrower experiencing a coronavirus-related financial hardship, the bank's board has approved a payment forbearance program that will launch on Monday, March 30th for any loan customer experiencing a loss in income due to Covid-19.** This loan forbearance will defer monthly payments for **one, two or three months**.
- If you would like to speak to us directly about a forbearance or financial hardship related to loan repayments, you may contact our lending team either by email, at loans@readingcoop.com, or by telephone. For all mortgage-related inquiries, please call 781-670-1501. For commercial banking-related inquiries, please call **Amy Sharp at 781-670-1805** or **Michael McKelvey at 781-670-1589** or email commercialloans@readingcoop.com.
- All **late charges and overdraft fees are being waived** for the **month of April**.
- If you need increased limits on mobile deposits, ATM's, wiring, etc., please call us during regular business hours at **781-942-5000**. You may also email us at banking@readingcoop.com.
- All RCB branches have a notary on staff, however, due to limited staffing, they may not always be on the schedule. **If you need notary services, please call us in advance so we can ensure there is a notary available** when you plan to arrive.
- A great way to stay connected to your account 24/7 is by using our [mobile app](#) and [online banking](#). With these tools, you can check your balance, pay your bills, review transactions, and deposit checks – all from home.
- Due to the human proximity required, **safe deposit boxes are not available until April 7th**, at the earliest, as recommended by the Governor. Please check our website at readingcoop.com for any updates on accessibility.

We will attempt to accommodate any special needs or requests that we can provide while maintaining a safe environment for you and our staff. Do not hesitate to reach out to see if we can help you.

Wishing good health to you and yours,





A handwritten signature in blue ink, appearing to read "Julie Thurlow", is positioned above the name.

Julie Thurlow, President & CEO