



A Letter to Our Customers,

The last several weeks have been challenging to say the least as we all learn how to adapt to the changing currents of COVID-19 and the coronavirus. JD Bank has made adjustments to our business delivery service in an attempt to proactively protect the health and well-being of our customers, employees and the communities we serve. Some of those adjustments were made recognizing that this pandemic crisis might last longer than we anticipated.

In an effort to reduce the amount of exposure to both customers and employees, we closed our branch lobbies to walk-in traffic and continued to serve our customers at our drive-thru facilities. Those customers who desired to open accounts, apply for loans or access their safe deposit boxes were asked to schedule an appointment so that we could limit the number of people in the branch at one time. With the announcement that the federal government is recommending that social distancing be practiced until the end of April and the escalation of confirmed cases in Louisiana, we want to make sure that JD Bank protects the health of its employees in the event this crisis continues well beyond April. We need to be able to provide banking services and we need healthy, virus-free employees in order to do so.

We have temporarily closed a handful of offices and asked those employees go home and practice safe precautions to keep from being exposed. Limiting banking service through the drive-thru windows and the additional staff available due to the temporary closure of certain offices, allows us to be better prepared to continue offering service even if the virus continues to spread.

We are glad to report that there are no confirmed cases of coronavirus among the JD Bank workforce and the actions we have taken will hopefully allow us to keep it that way. We do understand that closing certain offices in Carlyss, Jennings, Lake Charles, and Westlake is an inconvenience to customers who frequent those locations. I do sincerely apologize for that inconvenience and hope that you realize the decision was not an easy one, but one that we believe will be in everyone's best interest if this crisis continues for a more prolonged period.

In the meantime, we do have other branch offices that are available to assist you as well as ATM machines and our mobile and on-line banking solutions. Should you need any help, please feel free to contact our Customer Care group at 800-789-5159.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Bruce W. Elder'.

Bruce W. Elder  
President & CEO