

### At TBS, we are taking every precaution

Over the last couple of weeks, we have witnessed a significant increase in volatility across financial markets in response to the COVID-19/ nCoV/ Coronavirus crisis. As nations react, implementing a range of policies designed to reduce the spread of the virus, markets continue to adjust; reflecting changes in investor confidence, risk tolerance and expectations for future growth.

Total Bank Solutions has worked with clients since 2004, managing through similar periods of dislocation. While the causes for each disruption are unique, certain patterns are consistent that have helped us to establish a strong Business Continuity Program (BCP) and “best practices” that guide our current response.

We have been actively monitoring the guidance being provided by federal, state and local government agencies, the CDC and WHO and as a firm, have executed on phases of our BCP to maintain all service levels by:

- “Split staffing” of employees to minimize the risk of exposure and spreading the infection.
- “Remote working” for office employees to mitigate the risk of community spread.
- Incident response planning, in order for business operations to stay normal if human intervention is required to test or repair systems.
- Communicating with customers, stakeholders, and employees of an “activated” pandemic BCP response.
- Maintaining “situational awareness” to make sure any measures we take are consistent with current guidance from governmental and regulatory authorities.

We will continue to remain vigilant, monitor the situation closely and follow recommended health protocols to maintain reliable service and stand ready to act, with additional measures as required, to help safeguard our collective best interests.

We will continue to provide relevant updates as new information becomes available.