



# Covenant Bank

A division of Citizens & Northern Bank

We're very excited to share with you that on July 1st, the legal transaction took place, marking a very important milestone in our journey to C&N. This brings us one step closer to providing you with more products and services to serve you for years to come! Over the next couple weeks, look for our Welcome Book in your mailbox that will answer most of your questions along with important information on your account.

## WE'RE IN THE GREEN!

On Friday, June 26th, the Delaware Valley moved into the green phase! While we're not out of the woods just yet, moving to green allows some businesses that were previously closed to reopen, allows people to dine inside at restaurants and allows stores to reopen with limited capacity. This is good news for our economy. What does this mean for Covenant Bank?

Both branches in Doylestown and Paoli are completely open with safety precautions in place to protect you and our employees. We have installed plexiglass shields at each desk; our Universal Bankers are wearing face coverings and we continue to practice social distancing. We will continue to routinely clean our workstations and high-touch areas and

have enhanced our cleaning procedures. Saturday hours will resume in our Doylestown location on July 11th.

When you visit a branch, we ask that you wear a face covering. If you do not have one, we will provide one for you. While we would love to see you, you may prefer to bank electronically. You can make deposits via our mobile app or remote capture machine and, if you need cash, you can visit any ATM.

Rest assured, we'll continue to monitor developments closely, evaluate additional measures to support our customers and communities and we will remain vigilant in making decisions to positively support your health and your livelihood. We're in the Green!



[www.YourCovenantBank.com](http://www.YourCovenantBank.com)



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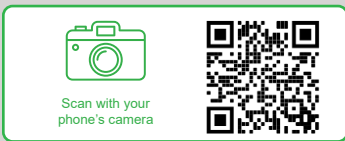
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## Looking Forward to C&N: CONVENIENCE



Manage your finances with speed and agility with C&N's suite of online and mobile solutions.



**PeoplePay** - Pay your friends and family electronically through the C&N mobile app.

**Digital Wallet** - Connect your C&N debit or credit card with your smartphone to make shopping a breeze.

**Online Bill Pay** - Automate your payments with an easier, smarter way to pay your bills.

**Mobile Deposit** - Deposit checks from anywhere using your C&N mobile app.

**Instant Debit Cards** - Whether your debit card is lost, stolen or damaged or you're opening a new account, get your new C&N debit card in as little as 5 minutes.

**Online Account Opening** - Open your next bank account from the comfort of your own home 24/7.

**Online Mortgage Experience** - Your mortgage process can be done online, combined with the experience of a C&N mortgage expert when you need them.

## FAQ'S

During this transition, we are committed to keeping the lines of communication open and making any changes as seamless as possible for you. In this section, we address some of the most common questions we've heard from our customers. Many more questions will be answered over the next several months as we work to bring together these two teams.

### **Q. Will my existing online banking username change?**

No, you can continue using your existing online banking username, even on C&N's system, after August 24.

### **Q. Is C&N a member of the AllPoint™ Surcharge-Free ATM Network?**

Yes, your C&N debit card will now be honored at all 55,000 Allpoint network ATMs worldwide. Allpoint provides you with the freedom to get your cash where you want, when you want, wherever you are—without the ATM fees. Just look for the Allpoint logo or use the locator at [allpointnetwork.com](http://allpointnetwork.com) to find the Allpoint ATM nearest you.

### **Q. I am currently enrolled in Bill Pay. Will this be affected?**

A: No, bill payments will not be affected. The bill pay system will be unavailable from 5:00 PM August 21 through August 24 at 9:00 AM as we convert customers to the new system.

### **Q: Will I need to change my direct deposit or direct payment programs?**

A: Once your account has converted over to C&N's system on August 24, it is recommended that you provide your new routing number to any vendor with which you have set up direct payments or deposits. Our experts will be happy to help you through this process.



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