



Coronavirus Hardship Relief Program

As our communities continue to address the many changes in our daily lives, American Community Bank stands ready to assist our clients in any way we can.

American Community Bank Coronavirus Hardship Relief Program

We know some clients are impacted right now and need help. We've developed a program specially designed for those clients who are experiencing a hardship due to the Coronavirus COVID-19 Pandemic. Our team is ready to work with you one-on-one over the phone and online to understand your situation and provide assistance. We are offering the following options to our consumer and small business clients:

- **Mortgage and Home Equity Loan Payment Deferral Program:** You may defer payments up to 90 days without credit bureau impact and late fees will be waived during the deferral period.
- **Installment /Auto Loan Payment Deferral Program:** You may defer payments up to 90 days without credit bureau impact and late fees will be waived during the deferral period.
- **Small Business Loan Deferral Program:** You may be eligible to defer payments for up to 90 days and late fees will be waived. We will also work with you on a variety of loan modification options to help address the impact of this situation on your business.
- **[SBA Loan Assistance](#):** Our team is happy to help you take advantage of the SBA Disaster Assistance Program. Details can be found online. Feel free to reach out to your American Community Bank representative for assistance with this program or your current SBA loan.
- **Foreclosures:** We've suspended any new foreclosure actions for residential properties and vehicle repossessions for the next 60 days.

We are here to help! If you are in hardship and wish to take advantage of these options, please reach out to American Community Bank in one of the following ways:

- Call your American Community Bank representative or your local banking center. Go to www.acbanker.com for a list of our banking center locations and phone numbers.
- Complete the **Coronavirus Client Hardship Assistance Form**. An American Community Bank associate will contact you to discuss your options.

We have many associates working directly with clients and ask for your patience as our associates respond to many requests. We appreciate your understanding.

Bank from Home Options

We have many products and services available to make it easier and faster for you to make transactions and conduct your banking from home. We're staffed and open for business when necessary, but encourage you to use the many telephone, online and mobile options for your banking. We've highlighted many of those options to help make remote banking even easier.

- You can access most American Community Bank products and accounts through **Online Banking** at www.acbanker.com. If you need assistance, our team is happy to help you through the enrollment process.
- We also have our own **Mobile App** that offers everything you can find in Online Banking with the added feature of Mobile Check Deposit. Search *American Community Bank of Indiana* in your appropriate App store.
- All branch locations offer **ATMs** and **Night Drop Boxes** for easy cash withdrawals and deposits.
- Of course, your **Debit Card** offers access to your checking account for online shopping.
- If you need to visit a banking center, our locations remain **OPEN** during normal business hours. In the event that you need to speak to a lender, visit a safe deposit box, open a new account, or conduct a wire transfer, please call your local branch or our main office at (219) 365-6700, or notify any of our Customer Service Representatives in the drive up lanes. Access to the lobbies will be by appointment only as part of our efforts to protect our customers and employees.

Be Aware - Helping Keep Your Accounts Safe

It's unfortunate but there have been many attempts from fraudsters who are taking advantage of our current situation. Please review the important information below:

- American Community Bank has NOT changed any of our account security measures. Please follow these simple tips to keep your accounts safe.
 - Monitor credit reports, bank account statements, and transactions
 - Set up alerts through our Mobile App or Online Banking
 - Change your password often
 - Ensure your password is long, uses symbols and is not generic
 - Do not use the same password for multiple sites or accounts
 - Do not give out personal information such as your passwords, PINs, credit card number, social security number, etc.
 - A select few organizations have the legal right to your social security number including your employer, banks and lenders, investment funds, the IRS and government-funded programs such as workers' compensation

- The more sensitive your information is, the more often you should change your password. Now would be a good time to change your online account password and ensure that your password for your bank account is unique and not the same as any other online password you might use. Below are some tips for creating a strong password:
 - Do not include any personal info such as your name or date of birth.
 - Choose a password with 15 or more characters if possible.
 - Use a combination of characters including upper-case and lower-case letters, numbers, and symbols.
 - Don't use common words (ex: password) or patterns (ex: 1234 or abcd)

More Information

We will continue to monitor the Coronavirus situation, along with recommendations from the CDC, WHO, and federal, state, and local governments. As necessary, we will provide updates at www.acbanker.com and through our Facebook page.