



Safety & Service Update: Branch and Online Banking—March 20, 2020

As the impact of COVID-19 continues to spread, please review this update below from LCNB National Bank. We are sharing this information so that we can best partner with you, our clients, to keep us all safe and healthy while providing you with necessary financial services.

Branch Lobby Access Limited Until Further Notice

After careful consideration of guidance from government and health officials, in addition to consultation with other financial institutions, LCNB has decided to limit access to our bank lobbies at all locations that have drive-through facilities. Beginning Friday, March 20, most banking transactions will be serviced through our drive-through windows. Our branch staff will be pleased to handle deposits, withdrawals and other routine services for you as you remain in your car. For complex transactions or matters that require consultation such as personal or business lending, in-person appointments with our bankers can be scheduled by calling 800.344.2265. We regret any inconvenience that this may cause but will continue to seek to provide you with outstanding service even given the circumstances.

The Convenience of Online and Mobile Banking

Online and mobile banking services can be a more convenient means of managing your money than ever before. Here's a quick list of things to make sure you're able to take full advantage of these bank-from-anywhere tools:

- If you're not currently registered for **Online Banking**, you can [sign up online](#). Once your information is successfully submitted and approved, access will be granted immediately in an email to you with your login credentials.
- You may wish to utilize our secure **Bill Pay** service if you're not already doing so. You can easily add various payees like utilities and other recurring bills after signing into Online Banking, clicking on the Bill Pay tab and enrolling a checking account.
- The **LCNB Mobile app** is another safe and secure way you can manage your money. Customers who are registered for LCNB Online Banking can download the app at the App Store or Google Play and follow the directions to access the app's features, including viewing transactions, making payments and transferring funds.
- **Mobile Check Deposit** can be extremely useful during this time when we are being encouraged to stay at home. Rather than visiting a branch, use the LCNB Mobile app and your phone's camera to deposit a check from anywhere. To activate Mobile Check Deposit, go into LCNB Mobile and choose "Deposit Check" to enroll your account. Once your information is submitted, access should be granted within one business day.
- LCNB also offers Apple Pay®, Google Pay® and Samsung Pay® to streamline the checkout process using your **mobile wallet** at many merchants. Enrollment is required which may involve contacting LCNB National Bank at 800.344.2265 for verification and enablement of your mobile device.
- If you have any questions about accessing LCNB's online and mobile banking services, contact an Electronic Services representative at 800.344.2265 during normal banking hours. More information can also be found [here](#).

Additional Assistance

If you have been negatively impacted by the coronavirus situation, LCNB is here to help. Our bankers and Client Care Center staff are all committed to working with our clients to reduce financial stress during this challenging and uncertain time. Call us at 800.344.2265; we'll listen.

For current information and advice on the health aspects of COVID-19, please visit the [Ohio Department of Health website](#) or other government sites.

Especially during this time, please remember that LCNB National Bank will never call, text, or email you to ask for your account information. We'll never ask for your account number, your credit/debit card number, or information related to your cards, such as PIN numbers, expiration dates or CVV codes—unless you call us first. If you ever find yourself in a suspicious phone conversation or receive a questionable text or email, please call our Client Care Center (800.344.2265) to talk it over with us.