



a message from President & CEO  
**Paul Kohler**

Hello.

I am Paul Kohler, CEO and President of Charter Bank. These are unprecedented times. None of us thought we would see anything like we are currently experiencing. As things are changing rapidly, I want to you know one thing that will not change: Charter Bank's commitment to our customers, employees and the communities we serve. We will get through these tough times, just as we did in the last crisis in 2008. I believe the current situation presents additional challenges; however, we have positioned the bank to be even financially stronger with the decisions we have made over the years. In addition, our staff is skilled, experienced, and ready to serve.

We have increased your options to assist you in banking from the comforts of your own home or business. Please go to our website to see how we can serve you.

We now have the majority of our employees working from home to protect them and our clients. However, we still have employees in the office ready to serve you as well. As you know, we closed our lobbies, but our drive-ups are open and our phone lines are ringing. Our front line staff is here to serve you. Our loan officers are available to assist you as well. We have been working with clients to defer and modify loan payments. We are ready to answer questions on the newly-enacted Paycheck Protection Program. I encourage you to contact your business banker at Charter Bank to answer questions and to assist you in your application.

We have a great team of employees who are here for you, our cherished customers. Your money is safe at Charter Bank and is FDIC insured. We are here to help you weather this crisis as we have been done in the past.

From the bottom of my heart, I want to thank you for being a Charter Bank Customer. We consider our customers to be our family, and I hope that you are all adjusting well to all the changes happening around us. I hope your family is well and safe. Please know that everyone at Charter Bank is invested in you.

Thank you,  
Paul Kohler