



Updated measures in our U.S. Banking Centers to respond to COVID-19

Keeping you updated on the COVID-19 response and how they affect our business operations is important to us. This message outlines important changes to our Banking Center availability as well as programs available to you if you are experiencing financial hardship as a result of this pandemic.

Banking Center Availability

On Friday, March 20, Illinois Gov. J.B. Pritzker directed all residents of the state to stay at home except to access essential services. The order is in effect until Tuesday, April 7.

While banks are exempt from the Governor's order, we are taking additional steps to modify our Banking Center service in all of our markets to help protect our teams and our clients.

Effective today:

- All Banking Center lobbies will be closed. Clients are asked to use drive-up services where available. Birmingham, Milwaukee and St. Louis branch services will be available by appointment only between noon and 3 pm local time. Clients should call 877-448-6500 to schedule an appointment.
- We will continue to serve you through our drive-up locations but hours will be reduced to 9 am to 4 pm, Monday through Friday. Saturday hours, where available, remain unchanged.
- Safe deposit boxes will be accessible by appointment only at all locations. Clients should call 877-448-6500 to schedule an appointment.
- ATMs will remain accessible as long as they are outside of the building.
- Banking Centers with night depository services will continue to process overnight deposits.

An updated locations directory reflecting these changes is on our website. As a reminder, you can conduct many banking transactions 24/7 via online and mobile banking. Our Client Contact Center is available Monday through Friday 8 am to 7 pm CT and Saturday 8 am to 1 pm CT at 877-448-6500.

Financial Hardship Relief

We know these are challenging times for many and we are here to help. The following programs may be available to you if you are experiencing financial hardship due to the COVID-19 pandemic.

- **Consumer Loan Payment Deferral.** CIBC Bank USA will offer qualifying consumer clients experiencing financial hardship due to COVID-19 an option to suspend their next four monthly payments of principal and interest with no credit bureau impact. Qualifying consumers with quarterly payment schedules will have an option to defer payments for

120 days with no credit bureau impact. To request this program, consumers should call the CIBC US Client Support Center at 877-448-6500.

- **Small Business Loan Payment Deferral.** CIBC Bank USA will offer qualifying small business clients experiencing business disruption due to COVID-19 the ability to defer their next four principal and interest payments with no credit bureau impact. Clients should call their relationship manager to request this assistance.
- **Economic Hardship Loan.** CIBC Bank USA offers existing consumer clients experiencing personal financial hardship as a result of the COVID-19 pandemic the ability to apply for an Economic Hardship Loan of up to \$10,000 with no payments for 90 days and no interest for the life of the loan, up to 24 months. Clients should call the Client Support Center at 877-448-6500 to begin the application.

We are committed to you and working together in these challenging circumstances. We appreciate and value each of our clients and hope that you and your families remain safe.

A handwritten signature in black ink, appearing to read 'Brant Ahrens', with a long horizontal flourish extending to the right.

Brant Ahrens
President, CIBC US Retail & Digital Banking