

A FEW WORDS ABOUT STAYING HEALTHY AND SAFE

Because of our concern for the safety and health of our customers and employees regarding the coronavirus, also known as COVID-19, we want to reassure you that Frost Bank has taken several measures to protect you and our employees, and to maintain an uninterrupted level of service that you can rely upon.

- To help prevent the spread of viruses, we've increased the precautions beyond those that we use each year during flu season. Employees are encouraged to wash their hands often, and while we have always made hand sanitizer stations available for customers and employees, we've added more and placed them in prominent locations.
- Employees in support positions have the ability to work from home or other remote locations, which will help keep operations functioning. As another precaution, we have instructed employees not to travel for business outside of Texas. As always, any employees who are feeling ill are encouraged to stay home, and we have taken additional steps to sanitize work areas.
- If you'd rather not visit us at our financial centers, we'll understand – but remember that you can bank with us in lots of other ways. You can deposit checks and transfer funds through our mobile app, conduct transactions and open accounts online at frostbank.com, talk with a Texas-based banker by phone 24/7 at (800) 513-7678, or go to one of the 1,200 ATMs we have around the state.
- If you do visit one of our financial centers, you may see signs of additional protections. For instance, you may see some bankers wearing gloves when handling cash. And while we're always happy to see you, we may choose an elbow bump over a handshake for the time being.
- As always, if we need to communicate quickly with you, we can reach you through our website, over our social media channels (Facebook, Twitter, Instagram and LinkedIn), by email, and phone.

This is an evolving situation, but at Frost, we've seen a lot of ups and downs in our 152-year history. Through it all, Frost has remained a safe, sound place to do business. Staying in touch with customers is a big part of that, so feel free to call us anytime at (800) 513-7678 if you have questions.