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NEBRASKA BANKS PROACTIVELY ADDRESSING COVID-19 IMPACTS IN NEBRASKA

LINCOLN, NEB. – March 14, 2020 – The Nebraska Bankers Association (NBA) is working closely with its 171 member banks across the state in proactively addressing the current Coronavirus (COVID-19) pandemic.

As the COVID-19 situation evolves, Nebraska banks are taking aggressive steps to safeguard the health and safety of their customers, staff and communities while ensuring the delivery of important financial services such as money and credit availability. With approximately $64 billion in deposits and strong capital levels, Nebraska banks remain financially solid and stand ready to provide important financial services to our fellow Nebraskans. Nebraska banks will look to deliver a larger number of products and services through their enhanced mobile and digital channels.

Federal and state regulation requires financial institutions to have continuity plans and testing processes in place which address pandemic response scenarios. While each individual bank’s plan may differ slightly, a growing number of Nebraska banks are implementing the following changes to minimize person-to-person contact and to encourage responsible social distancing:

- Banks are highly encouraging customers to utilize drive-thru, digital and ATM channels for transactional services.
  - Numerous Nebraska banks will be closing or limiting lobby access to walk-in traffic beginning on Monday, March 16, 2020.
- Banks are asking customers who desire personal or specific banker services to set up office appointments in advance of their visit.
- Banks are enhancing cleaning and sanitary practices to help mitigate the potential spread of the virus.
- Banks are implementing travel restrictions for their staff members.
- Many non-essential, non-customer-facing bank employees are being asked to work from home until further notice.
- Customers facing financial hardships as a result of COVID-19 should contact their bank to discuss their individual situation.
- The United States maintains a world-class payments system. As such, customers are encouraged to take advantage of their debit and credit cards when making purchases.
- Customers are encouraged to check the financial institution’s web site for updates as the situation evolves.

In reviewing the changes being implemented by NBA member banks, NBA Board Chairman Alan Emshoff (CEO of Generations Bank, Exeter) commented, “Nebraska banks are the cornerstone of their communities. Providing safe and reliable service is a key priority for every one of our member institutions, especially in challenging times. I am especially proud of the steps our members are taking to protect the health and safety of our fellow Nebraskans while continuing the professional delivery of banking services.”
“Nebraska’s banks are open for business,” said Governor Pete Ricketts. “Like all other employers, banks are taking common sense steps to keep people healthy. Our financial system is strong, and business as usual continues in communities across the state.”

In addition, the NBA is working closely, and routinely communicating with, state and federal bank regulatory agencies and Nebraska elected officials to ensure the efficient and effective delivery of banking services and access to liquidity.

The Nebraska Bankers Association (www.nebankers.org), founded in 1890, is the voice of Nebraska’s $77.9 billion banking industry, which is composed of small, regional, and large banks that together employ more than 15,000 people, and safeguard nearly $63.9 billion in deposits, all within the state of Nebraska.

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