

At ESSA Bank & Trust, the health and safety of our employees, customers and the communities we serve is our top priority. We understand the concern and uncertainty you may be experiencing surrounding coronavirus (COVID-19) and are committed to continually provide the exceptional customer service our customers deserve and have come to expect.

We know many of our customers are experiencing a difficult time right now, so we are revising some policies to assist our customers during these trying times.

- *Effective Tuesday, March 24, 2020, for the next 60 days, we are waiving fees for overdrafts, excessive transfers from savings & money markets, Debit Card pin-based transactions, overdraft transfers and ESSA fees for foreign ATMs.*
- *ESSA is prepared to offer payment accommodations to loan customers who are experiencing financial hardship due to an interruption of income. Contact us at 855-713-8001 so that we can begin evaluating your current situation.*

All ESSA branch locations will operate under new hours beginning Tuesday, March 24, 2020 until further notice. These limitations are intended to protect the health and well-being of our customers and our employees.

- Branch locations with drive-up services will be open Monday thru Friday from 10AM – 4PM (by drive-up or pre-scheduled appointment)
- Branch locations without drive-up services will be available by pre-scheduled appointment Monday thru Friday 10AM – 3PM

**Drive-Up Access & Branch Hours by Appt:
Mon-Fri 10am-4pm; Sat-Sun Closed**

11 N Main St, Alburtis, PA 18011
249 Rt 940, Blakeslee, PA 18610
1881 Rt 209, Brodheadsville, PA 18322
975 Rt 390, Cresco, PA 18326
227 W Lancaster Ave, Devon, PA 19333
75 Washington St, E Stroudsburg, PA 18301
5120 Milford Road, E Stroudsburg, PA 18302
2415 Park Ave, Easton, PA 18045
354 W Lancaster Ave, Haverford, PA 19041
48 W Marshall Rd, Lansdowne, PA 19050
6302 Rt 309, New Tripoli, PA 18066
744 Main St, Stroudsburg, PA 18360
2826 Rt 611, Tannersville, PA 18372
8045 W Chester Pike, Upper Darby, PA 19082
1430 Jacobsburg Rd, Wind Gap, PA 18091

**Branch Hours by Appt (No Drive-Up Available):
Mon-Fri 10am-3pm; Sat-Sun Closed**

600 Hamilton St, Allentown, PA 18101
358 S Walnut St, Bath, PA18014
418 W Broad St, Bethlehem, PA 18018
76 S Main St, Nazareth, PA 18064
300 Mulberry St, Suite 100, Scranton, PA 18503
1065 Highway 315, Wilkes Barre, PA 18702

Pre-scheduled appointments are for services that cannot be conducted using drive-up service, online banking, mobile banking, ATM, remote deposit or night deposit. If you have questions, please call (855) 713-8001 or contact your branch to schedule an appointment.

We strongly encourage you to use ESSA Bank & Trust's digital banking solutions for 24/7 self-service account access. Our digital banking solutions provide access to your accounts utilizing our ESSA Mobile

app or online banking. Either solution provides you the ability to view transactions, check balances, transfer funds, deposit checks (available through the mobile app), schedule payments and so much more. To learn more about our online & mobile banking solutions, please visit:

<https://essabank.com/personal/online/>

ESSA Bank & Trust will continue to monitor the situation and will act accordingly. If you have any questions, please do not hesitate to contact us 855-713-8001 or email eSolutionsSupport@essabank.com.

For current information about COVID-19, please visit the Centers for Disease Control's website <https://www.cdc.gov/coronavirus/2019-nCoV/summary.html>.


Working together, we all can help protect the health and safety of our employees, our customers, and our community.

Sincerely,


Gary S. Olson
President/CEO


Pete Gray
Chief Banking Officer


Chuck Hangen
Chief Operating Officer


Allan Muto
Chief Financial Officer