

Increasing the Value of Independent Financial Institutions Since 1974

April 01, 2020

Governor Mike DeWine 77 South High Street 30th Floor Columbus, Ohio 43215

Dear Governor DeWine,

On behalf of Ohio's 165 community banks we offer our support for Executive Order 2020-08D, aka Commercial Evictions and Foreclosures, issued by you on Wednesday, April 01, 2020.

Our support of the provisions outlined in the Order is in response to those who may face financial hardship because of the Coronavirus Pandemic (COVID-19). The provisions in this Order perfectly align with our industry philosophy of assisting our customers in good and challenging times. These actions are those that most of our community banks have taken, or will take soon, to assist those negatively impacted by the pandemic.

Please remember that the actions taken by community banks to reduce the financial impact to our customers and small businesses is subject to scrutiny by the appropriate regulatory agency (ies).

Thanks for your administration's strong leadership!

Sincerely,

Robert L. Palmer

President and Chief Executive Officer