



Citibank's individual and Small Business customers impacted by COVID-19 may be eligible for the following assistance, effective Monday, March 9, 2020 for an initial thirty days.

- Retail Bank: Fee waivers on monthly service fees; waived penalties for early CD withdrawal.
- Small Business: Fee waivers on monthly service fees and remote deposit capture; waived penalties for early CD withdrawal; Bankers available after hours and on weekends for support.

In addition, we have "always on" assistance programs for eligible credit card customers, including credit line increases and collection forbearance programs. More info:

<https://www.citigroup.com/citi/news/2020/200306a.htm>

Bank of America.



Bank of America is offering assistance to clients through its Customer Assistance Program and continuing to provide access to the important financial services on which these clients rely.

Working on a case-by-case basis, as we've done in many other situations including the government shutdown and natural disasters, Bank of America's additional assistance for clients impacted by the coronavirus includes:

- Consumer and Small Business deposit accounts: clients can request refunds including overdraft fees, non-sufficient funds fees, and monthly maintenance fees.
- Consumer and Small Business credit cards: clients can request to defer payments, refunds on late fees.
- Small business loans: clients can request to defer payments, refunds on late fees.
- Auto loans: clients can request to defer payments, with payments added to the end of the loan.
- Mortgages and home equity: clients can request to defer payments, with payments added to the end of the loan.
- In all of these instances, there will be no negative credit bureau reporting for up-to-date clients.
- We have also paused foreclosure sales, evictions and repossessions.

More info: <https://newsroom.bankofamerica.com/press-releases/consumer-banking/bank-america-announces-additional-support-consumer-and-small>



Vantage West wants to do as much as we possibly can to help ease the impact of business disruptions you are experiencing due to the pandemic. Soon, we will add a declaration form to our website where you can privately share what financial challenges you are facing due to situations related to COVID-19.

With this information we will be able to work with you to determine what assistance is best suited to your specific needs.

In the meantime, you can reach us via the following channels:

- For commercial real estate requests for financial hardship assistance, email CRELendingGroup@VantageWest.org
- For assistance with term loans, including commercial vehicle loans, business credit cards, and lines of credit, call 855.751.7003