Astra Bank – Coronavirus Updates & Strategy Information

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**June 5, 2020 – Unemployment Benefit Fraud**

At the time this article is being written, many of the local health indicators are improving in the communities that are served by Astra Bank branch facilities.  This is a great thing, and everyone at Astra Bank encourages our customers and communities to continue to exercise good judgement in their activities to help sustain the improvement in these indicators.

However, there is one indicator that is not improving in our communities.  In fact, it is getting worse by the day.  That indicator is fraud.  Unfortunately, the fraud scams that are resulting from this pandemic continue to become more and more nefarious.  The latest scam that has surfaced involves illegitimate unemployment funds being funneled through the deposit accounts of unsuspecting people.  Over the past several years, numerous databases containing personal information have been hacked by criminals.  These criminals have recently used the personal information obtained in these hacks to apply for unemployment benefits in the names of the people whose personal information was compromised.  These same criminals then use bank account information obtained through other criminal methods to serve as the deposit account for these illegal unemployment benefits.  The truly awful part of this fraud scheme is that the bank account holder generally doesn’t know about participating in this illegal activity until the bank contacts the account holder.

There are undoubtedly several of you reading this article thinking that this type of fraud occurs somewhere other than in the communities served by Astra Bank.  Astra Bank wishes that this type of thinking was true; however, Astra Bank has detected multiple occurrences of this type of fraud attempting to process through Astra Bank accounts in the past several days.

To help protect our customers, Astra Bank is actively monitoring for this type of fraud, as well as many other types of fraudulent schemes.  Even though we are working very hard to protect your information and finances from fraud, there are some things that you can do to make our efforts more effective:

* Do no give your personal information (including bank account information) to anyone; and
* Do not believe offers that seem too good to be true (if it seems too good to be true, it probably is).

As always, if you are unsure about activity that seems suspicious to you, please contact us.  We would be glad to help put your mind at ease … and help you avoid becoming the victim of fraud!  Also, if you believe that you may be a victim of fraud, please contact us.  The sooner you contact us, the quicker we can assist you in minimizing the impacts of fraud on your life.

**May 29, 2020 – Sutton, NE Reopening June 1st**

On Monday, June 1, 2020, Astra Bank will reopen its branch facility in Sutton, Nebraska for in-person customer service.  Information provided to us indicates that local health factors have sufficiently improved that reopening of this facility can safely proceed.

Consistent with our plan to open our Sutton branch earlier, our Sutton branch facility will have changes in place from the last time that our branch facility was opened for in-person customer service.  Astra Bank personnel serving you will be wearing gloves, and possibly face masks.  Also, there will be protective screens between you and the member of the Astra Bank team who is serving you.  Plus, we will have signage and floor markings reminding you to practice social distancing.  Your access to the public spaces within our Sutton branch facility will be restricted to areas specifically designated for certain customer service activities.  These measures are being enacted to ensure your health and safety, the health and safety of our Astra Bank team, and the health and safety of our customers and community.  These measures are the same measures enacted in all of our branch facilities, where they continue to remain in effect.

We continue to ask you to assess your own personal health when you visit any of our Astra Bank branches facilities.  If you are experiencing any symptoms of not being healthy, we kindly ask that you not visit any of our Astra Bank branch facilities for in-person customer service.  Our drive up facilities and other self-service options remain available to serve you.

All of the Astra Bank services that have enabled us to serve you while our branch facilities were closed during this pandemic remain available for your use.  You may choose to allow us to serve you through any service option that is most convenient for you.

We thank you again for your patience and cooperation.  We look forward to having another opportunity to serve you!

**May 21, 2020 – Update on Sutton, NE Reopening**

While many public health indicators have been trending in the right direction, there is still much that is unknown about the virus causing the current pandemic.  As a result, our circumstances may be subject to sudden change.  Astra Bank is also subject to these sudden changes.

Yesterday, we notified you that local health indicators in the Sutton, Nebraska area had improved sufficiently to allow us to accelerate the reopening of our Sutton branch facility.  Today, we were notified that community spread of COVID-19 has been identified in Sutton.  Accordingly, we are rescinding our announcement yesterday regarding opening our branch facility in Sutton to in-person customer service on Tuesday, May 26, 2020.  In accordance with guidance provided to us by local health officials, we will not open our branch facility for in-person customer service until at least Monday, June 1, 2020.

We were very much looking forward to providing in-person customer service to our customers in Sutton next week, but the risk to the health of our customers in Sutton, to the health of the community of Sutton, and the risk to the health of our team was too great to continue forward on the timeline we announced yesterday.

We apologize if this has caused you any inconvenience, and we hope you will join us in taking appropriate measures to help stop the spread of this virus.

**May 20, 2020 – Sutton, NE Branch Reopening on May 26th**

On Tuesday May 26, 2020, Astra Bank will reopen its branch facility in Sutton, Nebraska for in-person customer service.  Although the prior reopening update mentioned that this branch facility would not reopen until at least June 1, 2020, local health factors have sufficiently improved that reopening of this facility can be safely accelerated.

Our Sutton branch facility will have changes in place from the last time that our branch facility was opened for in-person customer service.  Astra Bank personnel serving you will be wearing gloves, and possibly face masks.  Also, there will be protective screens between you and the member of the Astra Bank team who is serving you.  Plus, we will have signage and floor markings reminding you to practice social distancing.  Your access to the public spaces within our Sutton branch facility will be restricted to areas specifically designated for certain customer service activities.  These measures are being enacted to ensure your health and safety, the health and safety of our Astra Bank team, and the health and safety of our customers and community.  These measures are the same measures enacted in all of our branch facilities, where they continue to remain in effect.

When you intend to visit any of our Astra Bank branches facilities, we continue to ask you to assess your own personal health.  If you are experiencing any symptoms of not being healthy, we kindly ask that you not visit any of our Astra Bank branch facilities for in-person customer service.  Our drive up facilities and other self-service options remain available to serve you.

All of the Astra Bank services that have enabled us to serve you while our branch facilities were closed during this pandemic remain available for your use.  You may choose to allow us to serve you through any service option that is most convenient for you.

We thank you again for your patience and cooperation.  We look forward to having another opportunity to serve you!

**May 14, 2020 – Branch Reopening Plans for May 18th**

On Monday, May 18, 2020, Astra Bank will reopen its branch facilities in Kansas for in-person customer service.  Based on local health factors and input provided by state and local governments, positive trends are presently in place to support the reopening of our Kansas branch facilities.

Our Sutton, Nebraska branch will continue to operate through its drive up facility only, due to the branch’s proximity to an area with a high concentration of COVID-19 infections.  Based on input provided by state and local governments, our Sutton branch will not reopen for in-person customer service until at least June 1, 2020.  Our customers will continue to be served through the drive up facility at that branch.

While we are excited to have you back in our branch facilities, you will notice some changes since you last visited us.  The Astra Bank personnel serving you will be wearing gloves, and possibly face masks.  Also, there will be protective screens between you and the member of the Astra Bank team who is serving you.  Plus, we will have signage and floor markings reminding you to practice social distancing.  To support the enhanced cleaning efforts of our branch facilities, your access to the public spaces within Astra Bank’s branch facilities will be restricted to areas specifically designated for certain customer service activities.  We have enacted these protective measures not only to ensure the health and safety of the members of our Astra Bank team, but to ensure the health and safety of you and all of the other customers of Astra Bank.  We greatly appreciate your assistance in complying with these measures designed to keep public health trends going in the right direction!

Prior to visiting an Astra Bank branch facility, we would ask you to assess your own personal health.  If you are feeling any symptoms of not being healthy, we kindly ask that you not visit the lobby of any branch facility.  Our drive up facilities and other self-service options are available to enable us to serve you.

For those customers who do not yet feel comfortable visiting our branch facilities, we will continue to maintain all of our drive up operations and self-service options that we have utilized over the past eight weeks.  Even though we may be reopening our branch lobbies for in-person customer service, there are no plans in progress to reduce any of the customer service options that have been in use during the current pandemic situation.

We are looking forward to the opportunity to serve our customers and our communities in person in our branch facilities very soon!  We thank you for your continued patience and cooperation as we navigate the present pandemic together.

**May 6, 2020 – Astra Bank’s Reopening Strategy**

This week, Astra Bank has begun the process of reopening after the pandemic.  While there may not be obvious changes that are evident, we are working very diligently to ensure that all of our branch facilities will be safe for our customers, for our communities, and for members of the Astra Bank team when we reopen these branch facilities to serve you.

If local health indicators continue to look positive, Astra Bank plans to reopen its branch facilities on Monday, May 18, 2020.  While we hope that we are able to reopen all of our branch facilities on that day, there may be some adjustments to that plan, as it is predicated on what local health indicators show regarding the progress of the battle against the current pandemic.

When our branch facilities reopen, there will be noticeable changes present.  The intent of these changes is to allow all of us on the Astra Bank team to serve you, while protecting your health and ours.  Broadly, these changes will remind you to be mindful of your health situation before entering our branch facilities, will provide for social distancing, and will restrict your access to our branch facilities to defined areas.

Our reopening plan will continue in a phased approach based on local health indicators.  As these indicators continue to improve, we look forward to the relaxation of the changes put in place to allow us to reopen after this pandemic.  Ultimately, our goal is to return to branch operations that feel much like our pre-pandemic operations.  We are cautiously hopeful that this goal is not too far into the future, and we will continue to make our decisions based off of local health indicators and in consultation with local officials.

Should you not feel comfortable returning to Astra Bank’s branch facilities on the same schedule as our reopening plan progresses, we completely understand.  Astra Bank remains committed to ensuring that all of the products and services that we have utilized to serve you during this pandemic will remain fully operational into the foreseeable future.  As you feel comfortable, you may simply add being able to visit one of our branch facilities to your options for service from Astra Bank.

We appreciate your patience and cooperation over the past two months as we have walked through this pandemic journey together.  We are excited to be able to serve you in our branches in the near future!

**April 22, 2020 – SBA PPP Anticipates More Funding**

Yesterday (April 21, 2020), the United States Senate passed legislation that would provide an additional $310 billion in funding for the Paycheck Protection Program (PPP).  While, as of the writing of this update, the House of Representatives has yet to take action on this legislation, it is expected that they will vote on this legislation later this week.  It is also anticipated that the President will sign this legislation shortly after it is passed by the House of Representatives.

While this progress is promising for many small businesses, it is not yet known when PPP will begin accepting applications for this second round of funding.  Astra Bank is prepared to begin submitting these applications on behalf of our customers.  If you are a small business who has been adversely impacted by the current pandemic situation, and if you were not approved for a loan during the first round of PPP funding, we encourage you to [contact us](https://www.astra.bank/Contact-Us) to ensure you have a completed application for a PPP loan prepared once funding is available.

In the first round of PPP funding, Astra Bank was privileged to help over 120 businesses by processing PPP loan applications totaling over $16 million.  We look forward to the opportunity to assist you and your business!

**April 16, 2020 – SBA PPP Funds Exhausted**

The $349 billion in funding for the Small Business Administration’s (SBA’s) Paycheck Protection Program (PPP) has been exhausted.  Accordingly, the SBA is no longer approving applications for PPP loans.  As of the writing of this update, there does not appear to be an anticipated timeline to provide additional funds for this program.

All customers who have been notified by Astra Bank that their PPP application has been approved by the SBA can expect to have their PPP loans funded over the course of coming week.  All PPP applications that have been submitted to Astra Bank but have not received SBA approval will be retained by Astra Bank in the event that more PPP funding should become available.

If you have questions regarding your PPP application through Astra Bank, please contact your Astra Bank loan officer or email us at [coronavirus@astra.bank](mailto:coronavirus@astra.bank).

**April 16, 2020 – Online Banking Service Interruptions – Apology and Information**

We would like to start this update with an apology to all of our customers who have been affected by outages in our internet banking and mobile banking services over the past two days.  We understand how frustrating this has been to you (we’re customers of Astra Bank as well, so we have been experiencing the same lack of access!), especially when we have been telling you over the past several weeks to utilize these services during this pandemic situation.  We continually strive to deliver service that exceeds your expectations, so we are disappointed that we were unable to do so at this critical time.

It appears that attempted usage of our internet banking and mobile banking systems increased as Economic Impact Payments (EIP) were expected to start arriving from the Federal Government.  While our systems were monitored to ensure that we had sufficient capacity once we shifted into our current operation strategy, the increase that we experienced then was not anywhere near the magnitude of demand that was placed on our systems over the past several days.

While we truly believe that we have resolved these issues, we want to offer you an additional resource to check on your EIP.  There is a resource page on the IRS website that is dedicated to checking on the status of EIP’s.  To complete the inquiry, you may need your 2019 tax return (if filed) and your 2018 tax return.  This website may be accessed using [this link](https://www.irs.gov/coronavirus/get-my-payment).

Again, we sincerely apologize for falling short of delivering the online service experience that you should expect from Astra Bank.  We do appreciate the grace and understanding that you have extended to us as we have caused you an inconvenience.

As always, should you have any questions or comments about Astra Bank, please contact us at [coronavirus@astra.bank](mailto:coronavirus@astra.bank).

**April 9, 2020 – Fraud and Scam Prevention – What You Need to Know**

In our update prior to this one (April 3, 2020), we informed you of potential scams targeting economic impact payments you may be receiving from the Federal Government.  You should be aware that this is not the only type of scam that is emerging around the current pandemic.  There are treatment scams, supply scams, provider scams, charity scams, phishing scams, app scams, and investment scams … and the list goes on.

Even with all of the creativity of today’s criminals attempting to fraudulently gain access to your information or your finances, there are several steps that you can take to protect yourself from the harms of fraud.  Some of these steps include:

* Do not click on links in unsolicited emails and be wary of email attachments.
* Independently verify and research the identity of any company, charity, or individual that contacts you regarding COVID-19.Check websites and email addresses and beware of only slight differences like cdc.com and cdc.org versus cdc.gov.
* Ignore offers for a COVID-19 test, vaccine, cure, or treatment.Legitimate health organizations will not send unsolicited emails with information on COVID-19.
* Check online reviews of any company offering COVID-19 products or supplies.
* Do not reveal personal or financial information in email, and do not respond to email solicitations for this information.
* Carefully research investment opportunities using the SEC website or contact Astra Investment Services.

As always, Astra Bank will not send you unsolicited emails requesting information from you; so if you receive an email like that, please know that it is fraudulent!  If you do receive one of those types of emails, please let us know as soon as possible.  We want to prevent losses for our other customers who might not have noticed the indicators of potential fraud like you noticed.

Though we may have fewer people at our branch locations on a daily basis at this time, we still have a team of people working remotely to help you fulfill your dreams.  If you have concerns about fraud, please contact us immediately – we’re here to help!

**April 3, 2020 – CARES Act Consumer Economic Aid – Details and Risk of Fraud**

When the CARES Act was signed by the President of the United States a week ago today, it not only contained provisions to help small businesses (which was the subject of our prior post), it also contained provisions to provide economic assistance to many consumers.  The CARES Act contains a maximum economic impact payment up to $1,200 for individuals, or $2,400 for married couples, and up to $500 for every qualifying child.  These economic impact payments may be decreased, depending upon the income of the individual or household.

While this is likely good news for many of you reading this, there is a downside to benefits like the economic impact payments contained within the CARES Act.  When there is a significant amount of money that is going to be distributed in a very planned and predictable manner, there are criminals who will attempt to fraudulently gain access to these funds for their own personal benefit.

The IRS anticipates that most Americans will not have to do anything to receive their economic impact payments.  According to the IRS, the majority of Americans provide direct deposit information when filing their Federal taxes, and the IRS plans to use this direct deposit information for the payment of these benefits.  If you have not provided the IRS with direct deposit information on your tax return, the IRS will be developing a secure website where this information can be provided.  This website has not yet been created.

For those who are not required to submit a Federal tax return on an annual basis, the IRS will use the information on the Form SSA-1099 or Form RRB-1099 for payment of this benefit.

In addition to providing you with some helpful information on how these payments are going to be distributed, we hope you will also understand that the IRS does not need the help of another entity to get your economic impact payment to you.  Fraud is increasing in this area, as there are many criminals who are contacting consumers to gain access to these anticipated Government payments, or in an effort to fraudulently receive funds in advance of the payment of these funds.  The IRS says that the vast majority of you reading this article do not need any assistance or need to take any additional action to receive your benefit payment.  But don’t just take our word for it – we recommend you check out the [IRS website](https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know) on this subject to see for yourself.

Even though COVID-19 has interrupted our ability to serve you face-to-face, we are still working very diligently to ensure that you have every opportunity to fulfill your dreams.  Should you have any questions about fraud, or should you believe that you might be the victim of fraud, please do not hesitate to [contact us](https://www.astra.bank/Locations-Hours).  We want to have the opportunity to help you through any fraudulent situation, or any potentially fraudulent situation.

**April 2, 2020 – Paycheck Protection Program (PPP) for Small Businesses – Benefits and Considerations**

On March 27, 2020, the United States Congress passed, and President Trump signed, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act).  The provisions contained within the CARES act are intended to help support businesses and families through the on-going COVID-19 pandemic.

All businesses should note that the CARES Act expanded the Small Business Administration’s (SBA’s) Section 7(a) loan program with a program commonly referred to as the “Paycheck Protection Program” (PPP).  The PPP is designed specifically to support small businesses with $350 billion in targeted funding.  Astra Bank encourages all of our small businesses who have been affected by, or who believe they will be affected by, the COVID-19 pandemic to consider applying for a loan under this program.  The PPP provides small businesses with some critical benefits, including:

* Cash to cover select business expenses (such as employee salaries and payroll support, rent or mortgage and utilities payments, and insurance premiums);
* Six months of deferred loan payments; and
* Loan forgiveness on a portion, or possibly all, of your loan (businesses will have the responsibility for submitting payroll information for the time period from February 15, 2020 to June 30, 2020 to Astra Bank to support this forgiveness decision by the SBA).

As you consider PPP, you should know:

* The maximum term of a PPP loan is 2 years on the unforgiven portion;
* The maximum rate on a PPP loan is 0.5% on the unforgiven portion;
* The maximum size of a PPP loan is 2.5x of the business’s average total monthly payments for payroll costs during the 1-year period prior to the loan date;
* The first day to apply for small businesses and sole proprietorships is April 3, 2020;
* The first day to apply for independent contractors and self-employed individuals is April 10, 2020; and
* The last day to apply for a PPP loan is June 30, 2020.

Though the CARES Act was designed in attempt to ensure ample funding for small businesses, please be aware that there will be time required to complete the business’s application and to process the approval of the loan.

To apply for a PPP loan, Astra Bank will need a completed SBA Payroll Protection Program Application Form, the business’s 2019 Federal Tax Return (if the 2019 Federal Tax Return has not been completed, a 2018 Federal Tax Return and 2019 income statement is acceptable), and a current financial statement for the business (as of year-end 2019 or more current).  If the SBA PPP Application Form is not available on the SBA website, please contact your Astra Bank loan officer, or email Astra Bank at [coronavirus@astra.bank](mailto:coronavirus@astra.bank), and we will send the application form to you.

Please know that even though many of us are working remotely, Astra Bank is working hard to serve you through every opportunity given to us.  We understand that this time is trying and stressful for you, and we are here for – working hard to provide you the best financial advice and service to ensure your success.  We look forward to hearing from you!

**March 30, 2020 – Extension of Current Guidelines Until April 30th**

On Sunday, March 29, 2020, the President extended the period in which guidelines developed by the Centers for Disease Control (CDC) needed to be followed.  The President’s extension now means that we will be adhering to these guidelines until April 30, 2020.  While this does mean that interruptions to our “normal” lives will be ongoing for several weeks into the future, there are positive changes that are underway.

On Friday, March 27, 2020, the President signed the Coronavirus Aid, Relief, and Economic Security (CARES) Act.  This law is well over 1,000 pages long, but contains some significant economic programs that are intended to assist those people and small businesses who have been adversely impacted by the current COVID-19 challenge.  While we do have a limited number of our Astra Bank team available to serve customers through the drive-up facilities at our branches and through appointment, we do have our team who is not present at our branch facilities working to understand the details of the new programs created by the CARES Act.  Our mission is unchanged:  Provide dependable financial advice and service that helps others fulfill their dreams.  The CARES Act has provided us with additional services we can provide, and we are working to ensure that we provide you with the options that best fit you.

If you have been impacted financially by this COVID-19 challenge, we encourage you to contact us so we can start the process of helping you minimize this financial stress.  If you think that you have the potential to be impacted financially by this COVID-19 challenge, we want you to contact us as well.  The earlier we understand your financial needs, the better our options to help you though these challenging times.

In addition to assessing your financial situation, we encourage you to keep informed of communication coming from your local governments.  The COVID-19 virus can pose a very serious health risk, and we encourage you to do what you can to assist your local government officials in working to reduce the spread of this virus.  (And, yes, that includes taking seriously the “stay at home” orders that may be in effect for your location!)

All of us at Astra Bank encourage you to take appropriate precautions to stay healthy.  Continue to monitor guidelines at [www.cdc.gov](http://www.cdc.gov).  If you have questions for Astra Bank, please email us at [coronavirus@astra.bank](mailto:coronavirus@astra.bank), or please call us at your [Astra Bank location](https://www.astra.bank/Locations-Hours).

**March 23, 2020 – Increased Fraud Risk and Prevention Steps**

Much of the media coverage has focused on actions you can take to minimize your health risk during this current COVID-19 challenge.  This is appropriate, and we would recommend that you regularly check [www.cdc.gov](http://www.cdc.gov) for the current recommendations and guidelines to minimize your opportunity to contract the COVID-19 virus.

One subject that's not receiving much attention is actions you can take to protect your financial well-being during the COVID-19 challenge.  It is an unfortunate, but true, fact of life that fraudulent financial activity has soared in recent weeks with the advent of COVID-19 in the United States.  Prior to the current challenge, Astra Bank committed a significant amount of resources to protecting your financial information from fraudulent activity.  As each of us has devoted more attention and focus to COVID-19, criminals have made a concerted effort to exploit that shift in attention in an attempt to compromise your financial information.

The first of these types of scams has criminals pretending to be employees of the Federal Deposit Insurance Corporation (FDIC).  These criminals are asking for your financial information under the guise of collecting information to ensure the safety of the nation’s financial system.  The FDIC will not contact your for this type of information – *ever!*  In fact, the FDIC has no need to ask you for that type of information because all banks are regularly submitting required reports to the FDIC and other regulatory agencies to ensure the safety and soundness of the nation’s financial system.

There is a second type of scam that is simply false advertising.  An investment firm from California has been informing people that their IRA accounts in banks may not be safe due to laws passed in 2008.  This claim is based on a grossly erroneous interpretation of the law.  The claim is so misleading and inaccurate that the chief legal counsel for the FDIC has contacted this firm to cease this advertising immediately or face legal consequences.  To be clear, no depositor of an FDIC-insurance bank has ever lost any of their insured deposits.  Furthermore, Astra Bank is a very safe and sound financial institution (we have been 5-star rated by Bauer Financial for more than two decades), so it is extremely unlikely that you should have to even be concerned with deposit insurance from the FDIC.

Finally, there are scams that are starting to surface regarding payments that are anticipated to be paid as part of the COVID-19 relief bill that is currently being debated in the United State Senate.  When this bill passes, the Federal Government will not need to contact you to figure out how to get your payment to you (they already know how to do that), and you will not need to pay someone a fee to get your payment from the Federal Government (they don’t need an intermediate agent).

Even though we are facing challenging times from a public health perspective, you still need to be vigilant in protecting your financial information.  Prior to the COVID-19 challenge, fraud prevention for our customers was one of our major areas of focus.  This focus is still ongoing – even though you might not see us face-to-face.

**March 19, 2020 – Thank You to our Customers**

We want to thank all of our customers who have been understanding and who have worked with us as we have shifted our operations to drive-up only.  These changes were made not only to protect the health and safety of our team, but also to protect the health and safety of every one of our customers and each of our communities.  We look forward to the end of this public health situation and being able to serve you in the lobbies of our branches!

During this situation, we encourage each of you to take seriously the warnings and precautions issued by government officials.  As this situation is changing rapidly, it is imperative that you keep informed of the current situation and equally imperative that you follow all recommendations and guidance.  Each of us – including everyone on the Astra Bank team – has a role to play in slowing (and, hopefully, eventually stopping) the spread of COVID-19.  We also encourage each of you to regularly check on the physical health and mental health of your loved ones.  The uncertainty of the constant changes to this situation can cause stress for everyone, but personal communication (even through technology) can help reduce stress.

While we may not be serving you in the lobbies of our branches, we are working proactively to develop solutions to address the adverse financial impacts you may be feeling as result of this situation.  Much like your medical condition, the sooner you begin communication with us about adverse financial impacts in your life, the sooner we can begin to implement a solution that is developed to address your unique situation.  [Please contact your Astra Bank team member to see how we can help](https://www.astra.bank/Locations-Hours)!  Our goal is to work to reduce your stress, not add to it.

**March 17, 2020 – Moving to Drive Up Only**

Yesterday, the President, in conjunction with the Centers for Disease Control (CDC), issued revised guidelines for slowing the spread of the coronavirus (COVID-19).  Effective Wednesday, March 18, 2020, Astra Bank will revise its practices to conform to these guidelines.  Some of these guidelines that will most significantly impact Astra Bank’s operations are:

* *“Work or engage in schooling* ***FROM HOME*** *whenever possible.”* – Effective Wednesday, March 18, 2020, Astra Bank will encourage all employees with roles and responsibilities that can be completed when working remotely to strongly consider the option of working from the employee’s home.  Astra Bank’s technology platforms have been developed to enable the safe and secure handling and processing of sensitive customer financial regardless of the location where the work is being completed, so there will be no increased risk to you and your personal financial information from this change by Astra Bank.
* *“Avoid eating or drinking at bars, restaurants, and food courts* –***USE DRIVE-THRU, PICKUP, OR DELIVERY OPTIONS.****” and “****AVOID DISCRETIONARY TRAVEL****, shopping trips, and social visits.”* – While this may appear to be aimed at businesses other than a community bank like Astra Bank, we do have the capability to offer banking services through our drive-up facilities.  Accordingly, effective Wednesday, March 18. 2020, Astra Bank will begin offering banking services through its drive-up facilities only.  In person banking services will be offered by appointment only.  While we will miss the opportunity to visit with you face-to-face within [one of our branches](https://www.astra.bank/Locations-Hours) during this time, we do take our role in helping slow the spread of COVID-19 very seriously.

These changes to Astra Bank’s operations will remain effect through at least March 31, 2020.  At that time, we will reevaluate our operations in light of the then-current COVID-19 risk.

All who have been impacted by COVID-19 continue to be in the thoughts and prayers of those of us on the Astra Bank team.  We continue to develop and refine solutions to assist you through the financial impact of this situation.  Please contact a member of our Astra Bank team if one of these solutions would be of potential benefit to you.

For continued information on COVID-19, we would recommend that you either visit [cdc.gov](https://www.cdc.gov/) or [coronavirus.gov](https://www.cdc.gov/coronavirus/2019-ncov/index.html).

If you have questions for a member of the Astra Bank team, please contact us by email at [coronavirus@astra.bank](mailto:questions@astra.bank) or by telephone at [your local Astra Bank branch](https://www.astra.bank/Locations-Hours).

Thank you for your assistance in helping us do our part to slow the spread of COVID-19.

**March 16, 2020 – First Steps and Precautions**

For more than a century, Astra Bank has provided its customers with dependable financial advice and service that helps them fulfill their dreams.  With the current challenges that are facing our customers and our communities because of the current coronavirus (COVID-19), our commitment to each of you remains unchanged.  We are in contact with government officials, and we are constantly monitoring the updated information that is available to us to ensure that we continue to be positioned to meet your financial needs.

Astra Bank already has self-service banking options in place that will enable you to fulfill many of your banking needs while practicing social distancing that is presently being recommended by public health officials.  Internet banking and mobile banking allow you to check balances, to see cleared transactions (including checks), to transfer funds between accounts, to pay your bills, and to deposit checks.  Click on the following links for these services: [to enroll in Internet banking](https://web9.secureinternetbank.com/PBI_PBI1151/Enroll/101102344/), [to download the Apple phone app](https://itunes.apple.com/app/id985648824), [to download the Android phone app](https://play.google.com/store/apps/details?id=com.astrabank.mobile), [to download the Apple tablet app](https://itunes.apple.com/app/id985659311), or [to download the Android tablet app](https://play.google.com/store/apps/details?id=com.astrabank.tablet).  **Please note – you must be enrolled in our internet banking service for our mobile banking service to serve you.**  In addition to these services, we also have our ATM’s available to meet your cash needs.  [Please click here for locations.](https://www.astra.bank/Locations-Hours)

Astra Bank continues to proactively develop solutions to assist our customers and our communities that may be adversely impacted by COVID-19.  We are very hopeful that each of you will not be in situations where these solutions are required, but we are continuing this effort to provide you the reassurance that we will be prepared to assist you.  In addition to these solutions, we are evaluating procedures to better protect our team from the risk of exposure, and we are enhancing our cleaning and disinfecting procedures at our branches to reduce your risk of exposure if you chose to visit us in person.

We encourage each of you to follow precautions as recommended by public officials.  We encourage you to read [this resource from the Kansas Department of Health and Environment](http://www.kdheks.gov/coronavirus/download/Reduce_the_Spread.pdf) on how you can reduce the spread of COVID-19.

If you have any questions or feedback for us, we want you to contact us.  You may contact us by email at [questions@astra.bank](mailto:questions@astra.bank) or by telephone at your local branch.  [Please click here for a list of branches.](https://www.astra.bank/Locations-Hours)

We thank you for allowing us the continued opportunity to serve you!