

March 23, 2020

Dear Customers,

In these unsettling times as we are all being impacted by the global crisis of COVID-19, our focus remains steadfast on the welfare of our customers, our colleagues, and our communities. We are dedicated to serving you, and we will continue to be here as your trusted partner. It is with that in mind that I am reaching out with an update on the steps we are taking both to support you and ensure you maintain access to important banking services.

To protect the health, safety and well-being of our staff members and customers, we have temporarily closed our service lobby and limited our hours—as many businesses have done in recent days. Our staff members are critical to our ability to serve you, and we are committed to their safety and welfare. We have taken a number of steps, fully aligned with CDC guidance, to do our part to slow the spread of the virus and protect all we serve. Even as we make necessary adjustments, we remain committed to serving you.

Recognizing that you may be facing hardship at this time, we are available to listen and offer assistance depending on how you or your ministry have been impacted. We are prepared to offer relief in areas such as no-penalty access to term deposits, deferral of loan payments, and interest-only loan payments.

To learn more about what we can do to help you through this difficult time, please email us at <u>mif.customerservice@elca.org</u> or call us at 877-886-3522. We will work closely with you to ensure that resources are made available quickly and efficiently.

Visit us online. Visit our website, <u>www.mif.elca.org</u>, for our current hours and other updates.

Especially at this time, we encourage you to transact business with us via electronic means. Electronic transactions result in faster processing and greater convenience for you. We encourage you to deposit funds and make transfers, withdrawals and payments electronically. As always, you have round-the-clock access to your accounts online. You can open and fund accounts, check your account balances, view statements, and pay bills.

It is important for you to know that as this situation unfolds, we are committed to being there for you, your family, and your community, every step of the way. Throughout our history, the Mission Investment Fund has helped our customers and communities through difficult times, and our focus remains resolute. We have never been stronger in terms of the capabilities and capacity we offer.

As always, we thank you for the trust you place in all of us at the Mission Investment Fund, and we hope you and those close to you are staying well.

Sincerely,

Eva M. Roby

President and CEO