## Haven Savings Bank Meeting the needs of our Community During the Pandemic

Since the start of the COVID-19 pandemic, Haven Savings Bank has been fully committed to supporting its customers and community through this extremely difficult time. Months later, our commitment remains as strong as ever. We are proud to say that we have kept our doors open ever since the pandemic began. Our foremost priority is to create a safe and convenient environment for all, while maintaining a high level of service and accessibility. We continue to serve our customers at all of our branches, offering appointment banking, digital products, and more. With so many individuals losing their jobs and businesses suffering, the demand for their services is greater than ever while financial support has greatly decreased. We are happy to step up and support our community.

While many industries slowed down in the midst of the pandemic, Haven Savings' employees continued going above and beyond, helping customers after hours to ensure their wellbeing. In addition, we've made a solid commitment to work with all of our consumer and business customers to provide them with a variety of financial relief options that will help them get through this difficult time.

Over the last several months, we have recognized the important role banks were going to be playing in helping people through the pandemic. Our teams acted swiftly and communicated with our customers so that they could seamlessly make requests and stay up to date with the changing government rules. Haven Savings Bank proudly began offering financial relief through the Small Business Administration Paycheck Protection Program (PPP) and integrated a mortgage deferral request program. The goal was to provide safe, uninterrupted service, while ensuring customers felt informed about our available programs.

To date, Haven Savings Bank has supplied more than 550 Paycheck PPP loans to our business customers, totaling approximately \$31 million. Our associates continue to work tirelessly to implement payment deferral programs for our mortgage and business customers who have been financially impacted from the pandemic. We have already helped over 155 borrowers with loan balances totaling approximately \$87 million.

While the state was shutdown, our team was here hard at work. Established in 1938, Haven Savings Bank continues to be one of New Jersey's strongest community banks. Committed to providing necessary financial services, convenient technologies and meaningful support to our employees, customers and communities. We stand proud with the community banking industry and the critical role it has played in the lives of those affected. We are deeply committed to the families and businesses in our community and will continue to be there for them as we work through the recover and healing process together.