

Frequently Asked Questions

(Updated 11.12.20)

1. Is it safe to go to a branch?
 - a. We are taking all precautions necessary to ensure a safe working and banking environment. To minimize the potential for transmission of the COVID-19 virus, we have closed our branch lobbies to the public and are conducting business at our Drive Up only. We have also increased the frequency of cleaning/disinfecting common areas such as our Drive Up service and ATMs.

2. Is the bank closing any branches?
 - a. After reviewing the latest information from the CDC about the rise in coronavirus cases, we feel it is in the best interest of our customers and employees to close all of our branch lobbies to the public. Our Drive Up Banking, ATMs and night deposits remain open at the branches, Monday through Saturday. The following services are available at our branches by appointment only:
 - Obtaining new/replacement debit cards
 - Opening deposit accounts
 - Opening IRA accounts or making transfer and distribution requests
 - Signature Guarantees
 - Conducting a loan closing
 - Coin orders
 - Accessing or opening a safe deposit box
 - Changing account signers/owners and other account maintenance
 - Wire transfers
 - Savings Bond redemption

If you would like to schedule an appointment, please call Customer Care at 1.800.339.6573 who will coordinate it for you. Any further changes to our hours or availability will be communicated at the branch and on our website.

3. Will the Drive Up remain open?
 - a. Our Drive Up Banking remains available Monday through Saturday. We are constantly monitoring best practices and will make decisions based on the factors noted in 2. above.

4. Can I still use the ATM?
 - a. Yes. We are wiping down the ATM's with disinfectant at various points throughout the day as part of our COVID-19 cleaning protocols and would encourage customers to take any additional precautions they feel are necessary when using the machines (such as wearing gloves). Our plan is to ensure our ATM networks will remain available even in the event of an individual or system-wide branch closure.

5. What if I have questions about my account(s)?
 - a. You can also speak with someone on our Customer Care team for help with your account or transactions Monday through Saturday. Please call them at 1.800.339.6573. Drive Up Banking is also

available to answer your questions during our normal banking hours Monday through Saturday. Don't forget, our convenient Online and Mobile Banking are also available to you to check balances, make transfers and payments as well as depositing checks. Please visit our [website](#) or call Customer Care for information on how to enroll.

6. Kennebunk Savings is restricting lobby access and I need to get cash and conduct transactions. What should I do?
 - a. If you need cash, our ATMs remain open, regardless if the branch is closed. Our Drive Ups are also available Monday through Saturday, during posted businesses hours. But, almost all other transactions can be handled through our Customer Care team. Also, they can help you sign up for, and/or troubleshoot online banking and of course to answer your questions. You can reach them at 1.800.339.6573.

Customer Care Center hours are:
Monday-Thursday, 8AM-5PM
Friday, 8AM-6PM
Saturday, 8AM-Noon

Our Online Banking and Mobile App are truly the best ways to get you as close to an “in-branch” experience as we can. Between these two tools, you can manage just about every aspect of your banking needs. Our Customer Care team can help you enroll in both of these products. Just give them a call at 1.800.339.6573. There are also helpful tutorial videos available on our [website](#).

7. Will Online Banking remain available, during lobby closures?
 - a. Yes, Online Banking will remain available even in the event of a branch lobby closures.
8. Will Mobile Banking still be available?
 - a. Yes, Mobile Banking will remain available even in the event of a branch lobby closures.
9. What can I do to prepare for a lobby closure?
 - a. Sign up for Online & Mobile Banking. If you need assistance signing up, call our Customer Care team and they'll help you through it.
10. How will I know if the bank lobby is open/closed?
 - a. We will keep you informed on our website, via our Customer Care team and with signage at branch offices.
11. Should I withdraw cash now to cover expenses?
 - a. Other than our lobby closures, you should experience no change in your ability to access cash or pay your bills. Also, remember that we are an FDIC insured institution, which means there is protection for your deposits. Please contact us for additional information on coverage levels.

We understand that you might still prefer to have some extra cash in hand. Our intent is to ensure cash is available throughout this challenging time. Our ATM network will remain up and running regardless of the limitations currently in place on our branch network. Further, all electronic payment

networks – debit/credit card payment services at retailers, for instance – are available, negating the need for increased personal cash levels. You may also find some businesses are not accepting cash due to social distancing and other COVID-19 concerns.

12. Will there be limits to how much I can withdraw?

- a. There are no limits on cash withdrawals; however we would strongly suggest that you speak with a bank representative prior to making a decision on whether to withdraw a large amount of cash so that you can make a fully informed decision relative to carrying large amounts of personal cash. Our ATM limits on cash withdrawals will remain unchanged.

13. What if I can't pay my mortgage, home equity loan or business loan?

- a. We understand that there may be significant economic impacts on certain individuals and businesses and we are here to help. If you are struggling to make your loan or other payments, please contact our Customer Care team (1.800.339.6573) and we will put you into contact with a dedicated team member to assist with the specifics of your situation.

14. Are you still opening accounts and lending money?

- a. Yes! Call 1.800.339.6573 to speak to a lender or get help opening an account. You can also apply for a loan or open an account online by visiting the product page you're interested in on our website.

15. I would like to send money to a relative or friend who uses a different bank. How do I wire money to them?

- a. If you are signed up for Bill Pay there is a service called Popmoney through which you can send money to a friend or family member. This is a personal payment service that allows the sending and receiving of money domestically between individuals using email or text message notifications. When someone receives the notification they will follow the directions associated with the notification to enter their receiving account information. No account information is shared between the sender and recipient. The recipient will only see the senders name and the message included with the payment. A few examples of Popmoney use are sending money to a friend or family member or paying your landlord or roommate.

Delivery options depend on how the sender initiates the funds, and how quickly the receiver validates their accounts and completes the receiving process. Standard delivery is 3 business days after accepting the payment. For the safety and security of your account, limits have been created on how much money and how many payments can be sent during various time periods. You can click on the help icon next to the Amounts field to view your available limits.

16. How can I protect against fraud or scams?

- a. There are a number of things you can do to protect yourself from scammers. The Federal Trade Commission (FTC) has the following recommendations:
 - Hang up on robocalls. Don't press any numbers. Scammers are using illegal robocalls to pitch everything from scam Coronavirus treatments to work-at-home schemes. The recording might say that pressing a number will let you speak to a live operator or remove you from their call list, but it might lead to more robocalls, instead.

- Ignore online offers for vaccinations and home test kits. Scammers are trying to get you to buy products that aren't proven to treat or prevent the Coronavirus disease 2019 (COVID-19) — online or in stores. At this time, there also are no FDA-authorized home test kits for the Coronavirus. Visit the FDA to learn more.
- Know who you're buying from. Online sellers may claim to have in-demand products, like cleaning, household, and health and medical supplies when, in fact, they don't.
- Don't respond to texts and emails about checks from the government. The details are still being worked out. Anyone who tells you they can get you the money now is a scammer. This goes for phone-calls, too. The government will not call and ask you to verify your Social Security number to become eligible.
- Remember, NO Government agency - the IRS, Social Security, or Treasury - will ever ask you for you information by phone, text or email.
- Don't click on links from sources you don't know. They could download viruses onto your computer or device.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying they have information about the virus. For the most up-to-date information about the Coronavirus, visit the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO).
- Do your homework when it comes to donations, whether through charities or crowdfunding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.
- For more information, please visit <https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>.

17. I didn't receive my direct deposit. What should I do?

- a. Contact your employer or the entity from which you are expecting to receive the deposit to ensure that their operations are functioning as normal and to verify that funds were sent to the correct account, and understand when they are scheduled to be deposited into your account.

18. Will you communicate to the public if an employee has been exposed to the virus or tests positive?

- a. Our goal is to balance the current public health concerns with the medical privacy rights of our individual employees. Any communication will be done in a manner that protects the privacy, health, and wellbeing of our employees, our customers and the general public.

19. Will you reach out to any customers/members of the public that encountered the affected employee/branch?

- a. We will conform to any guidance and/or directives of Federal and state health agencies when we are informed by them of an employee's positive test results. We will also rely upon the CDC's "Recommendations for Management of Exposed Person by Risk Level and Presence of Symptoms" to guide us in cases of potential exposure (<https://www.cdc.gov/coronavirus/2019-ncov/php/risk-assessment.html>).