



April 14, 2020

Dear Members,

I would like to thank you, the members, for your patience and cooperation as we work through this pandemic and all of the unique challenges it presents. This is not your fault; it is not our fault. It is a global pandemic. We are working through it at Quinte First just as you are working to manage the challenges it presents in your life. My staff are doing their very best to continue to provide essential financial services and support you, while ensuring their safety remains a top priority. We are constantly assessing the situation and how we provide our services based on new information as it arrives. Please ensure you regularly visit our website for updates.

I promise to look after my staff so they can look after you. Please do everything that you can to take care of yourself and others. Be kind. Be generous. Be tolerant. We will get through this.

It is definitely not business as usual right now for anyone. The more we look after each other the better we will all be. We are all in this together and we will get through this together.

Stay home. Stay safe. Stay healthy.

Sincerely,

A handwritten signature in cursive script that reads "Carrie Gregoire".

Carrie Gregoire, CPA, CGA

President and CEO