



COVID-19 Roundtable 4/9/2020 Poll Results

Are you waiving overdraft fees?

Poll Results (single answer required):

All overdraft fees	13%
Case by case	46%
No change to policy	28%
Other	6%
Haven't decided	7%

How are banks going to handle ARM loans that have an interest change scheduled during the 3 month forbearance period?

Poll Results (single answer required):

Adjust as we always would	24%
Defer the adjustment until after the deferment period	3%
We don't offer ARMS	17%
Not sure	55%

How are other FIs handling RMD's- customer notice or waiting for customer contact on a case by case basis?

Poll Results (single answer required):

Notifying customers in advance	24%
Waiting for the customer to contact us	31%
No change in current process	10%
Not sure	35%

Who are you providing the PPP Loans to?

Poll Results (single answer required):



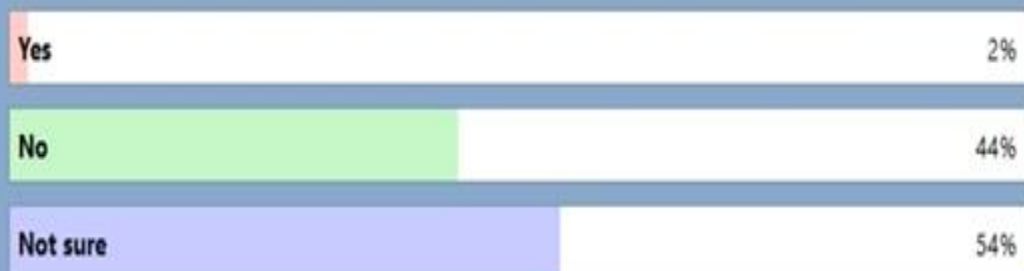
Are you reimbursing/reversing any fees (i.e. ATM charges, OD fees) from the beginning of the pandemic?

Poll Results (single answer required):



Are you changes your fee schedules based upon the govt saying this could last 180 days and possibly an additional 180 days?

Poll Results (single answer required):



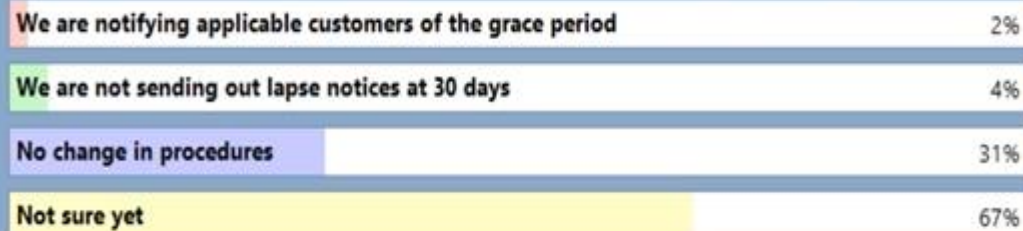
How does the FEMA extension impact force placed procedures?

Poll Results (single answer required):



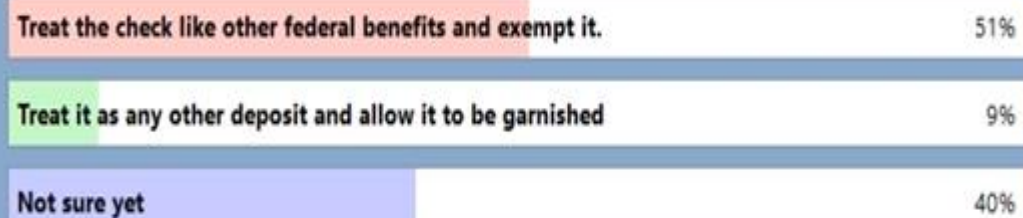
How are you communicating FEMA's extension to renew flood insurance policies from 30 to 120 days for applicable customers?

Poll Results (multiple answers allowed):



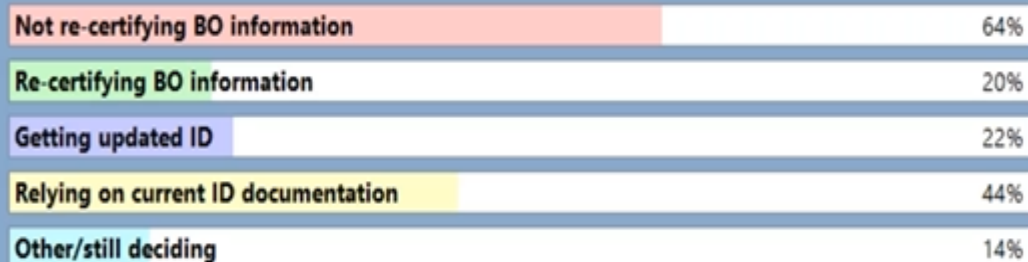
If a customer receives a "stimulus check" and the account is garnished how will the institution handle the stimulus proceeds?

Poll Results (single answer required):



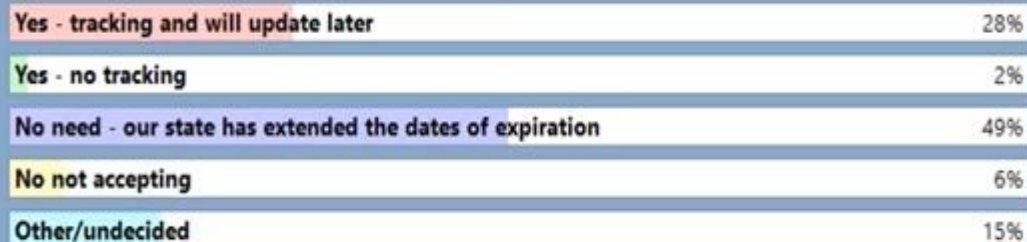
How are you handling BSA for PPP loans for current customers?

Poll Results (multiple answers allowed):



Are you allowing expired drivers' licenses for CIP with alternative documentation due to COVID-19?

Poll Results (single answer required):



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