



COVID-19 Consumer Loan Relief

March 23, 2020

TransPecos Banks cares about our community and our customers. We have been supporting communities in Texas for over 90 years and during this challenge, it is no different. We remain a strong and sound financial institution with dedicated bankers making it our mission to serve you, especially at this difficult time.

We are providing you the **option to defer your payments that are due in April and May of this year for all consumer lines of credit or consumer vehicle loans.** To opt in for this payment deferral, you have three options:

1. Call us at 1.877.445.9550 (toll free), or call your local branch
 - a. Pecos - 432.445.9000
 - b. Alpine - 432.837.0094
 - c. Marathon - 432.386.4500
2. Login to online banking (www.transpecosbanks.com) and reply to the message in your secure inbox
3. Print the form at the bottom of this letter and mail to the listed address or drop off at a TransPecos Banks branch drive-thru

NOTE: Interest will continue to accumulate on your loan during the months that the payments are deferred.

Sincerely,

Michael Kozub
President & Chief Executive Officer

Name _____

Address _____

Loan Number: _____

Payment Amount: _____

MAIL TO:
TransPecos Banks
Loan Administration
112 E Pecan St., Ste. 800
San Antonio, TX 78205

Signature Date

Accepted Signature (Bank Officer)

Joint Signature, if applicable Date

Date

By signing above, you agree to defer the payments due on your loan in the months of April and May, 2020. You agree to extend the maturity date for your loan to two calendar months from the current maturity date. Interest will continue to accumulate on your loan until the loan is paid in full. All other loan terms and conditions remain in full force and effect. This deferral agreement is effective when received and accepted by TransPecos Banks. Keep a copy of this document for your records.