



SIGNATURE BANK®

April 27, 2020

RE: Funds Availability of Economic Impact Payments

Dear Clients,

If you are expecting to receive or have received an Economic Impact Payment authorized by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and your account is overdrawn, please contact your Private Client Group to ensure your access to these funds. Upon your notification to us, we will make every effort to reasonably accommodate full use of Economic Impact Payment proceeds deposited into an overdrawn account for 30 days from the date of initial deposit.

Additionally, Economic Impact Payment funds are exempt from garnishment under New York law. As a result, if we receive a garnishment order against your account, unless otherwise required by law, the Economic Impact Payment funds will be protected and not be used to pay this debt.

It is our pleasure to be of service to you during these difficult times. Please direct any questions you may have related to this matter to your Private Client Group or contacting us by phone at 1-866-SIGLINE (1-866-744-5463).

Sincerely,

Signature Bank