

FAQ's REGARDING COVID-19

1. Why did AJNB temporarily close lobby traffic to appointment only starting March 19, 2020.

The decision to close lobby traffic to appointment only was made based on the latest recommendations from Centers for Disease Control and Prevention (CDC) and federal and state governments. These temporary measures are taken only for the well-being of our customers, employees, and community during this health crisis.

2. Are all the branch lobbies closed?

The Main St. and Leigh Ave. locations will close their lobbies, however appointments can be made to assist with lockbox entry, loan customers, new accounts, business deposits, and change orders. The East Vienna location lobby is closed. The Jonesboro location lobby will be evaluated daily due to construction that is taking place.

3. Are the drive-thru's still open?

All drive-thru's will operated as normal, with normal hours. Hours could be adjusted and will be evaluated daily to adapt to the possible increase in hours to accommodate an increased need.

4. Can a customer still get a loan? Open a new account?

Normal loan and new accounts activity can still take place. Again, an appointment must be made, however it is encouraged to conduct as much of the business remotely through our online loan application, as well as possibly signing documents through the drive-thru.

5. Does AJNB have adequate cash in its branches and ATMs?

We have increased our cash supply to accommodate a possible increase in demand for cash.

6. Is my money safe at AJNB?

While this is a global health crisis and will have a financial impact, it is not a banking crisis. AJNB is well capitalized and in a strong liquidity position. AJNB is backed by the full faith and credit of the U.S. government through the FDIC.

7. How will my deposits and payments be processed with the lobbies closed?

Currently, AJNB staff is still working as normal. While the lobbies may be closed or limited, we are still here and available for normal day to day operations.

8. As a customer or staff at AJNB, am I safe to handle money?

The Federal Reserve holds currency and coin for a prolonged period of time before reissuing it in cash orders. U.S. Currency is not paper, but 75% cotton and 25% linen. The World Health Organization advises washing hands frequently when handling money, especially if handling or eating food.

9. How long will this change last?

It is not currently known how long these changes will last. Senior management will meet on a daily basis to evaluate any changes that need to take place.

10. What if I don't have online banking, the mobile app, or tele-banking already set up?

Please call (618) 833-8506 or (618) 833-4546 and we can help you get set up.