

In Both the Good and the Challenging Times, We are Here for You

BY TOM HORNE

JPMORGAN CHASE has a longstanding history in this state. And now, more than ever, we want our customers to know that we are here for you... and we're committed to Delaware.

Helping You and Your Business Weather the Storm

The COVID-19 pandemic has created a new set of challenges that touch every country, industry and sector. Our small business and commercial bankers can help businesses of all sizes to navigate economic uncertainty, improve resiliency and manage cash flow effectively to minimize the impact of disruptions. While it may not be possible to completely eliminate risks for your business, you can reduce the impact—and we can help.

Visit Chase.com/business or jpmorgan.com/commercial for more information, resources and to contact us.

Our associates are also here to help with your everyday banking needs. We're open and ready to serve you at our local branches in downtown Wilmington, Rocky Run Pkwy on Rt. 202, and Christiana Fashion Center. We also have digital capabilities that let you manage your finances from the comfort—and safety—of your own home. You can securely deposit checks, pay bills, send money to friends/family and more. Visit chase.com/stayconnected to enroll in digital banking and view how-to videos.

Times of uncertainty often see an increase in fraud and email scams—but, you can take precautionary steps to avoid becoming a victim. Opting to bank securely online or via mobile app can help you to avoid scammers and practice safe social distancing.

A Message to the Community: Real Change, Right Now

We're committed to racial and social justice—one student, one neighbor, one small business, one community at a time—challenging ourselves to do better to create a more inclusive world for the Black community.

We're Committed to Delaware

We remain steadfast in our commitment to growing in Delaware. At 11,000-strong, our workforce is the second largest in the state. And, we are building, hiring, and training for our new branches coming soon. Our intent to open three more branches this year remains the same. We look forward to serving more customers at our upcoming branches—Market St. in Wilmington, Main St. in Newark and Kennett Pike in Greenville.



Brandywine Commons branch opening in January with Governor John Carney, State Treasurer Colleen Davis, and New Castle County Executive Matt Myer.

Our Local COVID-19 Response

As mentioned, the COVID-19 pandemic has brought a new set of challenges felt around the world. Here in Delaware, we know that individuals, families, and businesses are hurting. It will take time to develop solutions. For now, we focused on addressing some of the immediate and medium-term challenges. We contributed to the rapid response fund managed by the United Way of Delaware, the strategic response fund of the Delaware Community Foundation, and the Food Bank of Delaware.

We also looked to bolster the efforts of local academic institutions in supporting their students and faculty during the pandemic. This includes providing student laptops for Delaware Technical Community College and supporting Delaware State University's student emergency relief fund. Inspired by our everyday heroes on the frontline, our employees delivered meals and thank you cards to some of our state's health care employees.

Our firm's history with Delaware goes back over a century and now, with our latest branch expansion, we will be able to deepen relationships, better serve our neighborhoods—including through financial education—and truly become a part of the fabric of the community. In good times, and challenging ones, like these, we thank you for trusting us with your business and look forward to planning a better future, together. ■



Tom Horne is the Delaware Market Leader at JPMorgan Chase.