



March 27, 2020

Dear Friends,

This first Quarter of 2020 has seen tremendous disruption to financial institutions and travel companies across the country. Indeed, the Covid-19 (Coronavirus) has impacted every facet of American life and caused all of us to give careful consideration to our business and personal decisions to maintain our health and safety including our loved ones and our very valued customers and partners.

Each member of HCI has been impacted – Bank Club Directors, Partners and Preferred Tour Operators (PTOs). We are incredibly fortunate during these times to have each other. We are all doing business together and are better because of it.

Travel restrictions and event cancellations and postponements are incredibly disruptive to normal business practices. However, they are necessary to insure the health and safety of all our customers and each other. No one wants anyone to contract the virus, get sick or to help spread it. We all want this danger to pass. The recommendations of the Center for Disease Control and Prevention (CDC) and World Health Organization (WHO) as well as the legal implications of local and national States of Emergency help to give everyone direction on what to do, when to do it, evaluate the risks, and ultimately make decisions in the best interests of our customers. Most businesses and destinations cite the recommendations of the CDC and WHO as their guidelines to determine what they should be doing to ensure the safety and health of all people.

Here is what we know and want to share with you today:

#### HERITAGE CLUBS ACTIONS

We continue to be your organization providing education and connection in ways that are often difficult to do alone and can best be done by an organization representing many of your Peers.

To that end, here are some of the actions that we have undertaken recently:

- ✓ We have created a new section on the home page of our website – [www.heritageclubs.com](http://www.heritageclubs.com) – dedicated to updates and advisories on COVID-19.
- ✓ We have established and begun a series of RALLY CALLS, which are free conference calls that segments of our membership can join to discuss specific agendas of their own or an agenda HCI has created. We have had 3 RALLY CALLS already in this first week and have two more scheduled for next week.

- ✓ We are in personal contact on an individual basis with each PTO to discuss the impact on their business and how our banks are responding.
- ✓ We remain open and welcome all calls from anyone about any topic.
- ✓ Tina is randomly calling a number of members every day, just to check in and see how they are doing and offering any assistance.
- ✓ Our annual Board Meeting will be conducted this Spring by teleconference call, during which we will conduct our normal business (2020 wrap up and 2021 planning) and spend time on adapting our business to the new outlook due to the COVID-19 impact.
- ✓ More in the days to come.

The HCI family is exactly that – a family. As a family, we care about all of our members and their families and their customers. We know that the professionals we meet and get to know at Peer Group conference, in our offices and online care about each other and want each other to succeed and to be safe.

WE ARE SUCCESSFUL TOGETHER  
WE ARE STRONGER TOGETHER  
WE ARE SMARTER TOGETHER  
WE ARE SAFER TOGETHER  
WE ARE BETTER TOGETHER!

When Bankers, Partners and PTOs do business together we do it with respect, care and understanding that the future for all of us includes each other.

Stay healthy and safe!

Very best regards,

Ted Nelson  
Executive Director