

From: [Ryals, Stephanie](#)
To: [Ryals, Stephanie](#)
Cc: [Malone, Tara C](#); bhenderson@nccob.gov
Subject: Operational Changes
Date: Tuesday, March 17, 2020 2:07:05 PM
Importance: High

Dear Regulated Entities,

These are unprecedented times with the advent of COVID-19, its worldwide spread causing a pandemic, and Governor Cooper and President Trump, respectively, declaring a state and national emergency. We know that you are concerned with the health and wellness of your customers, staff, and of course, your loved ones.

As this crisis progresses, it will, if not already, necessitate changes in your offices or branch operations to achieve social distancing and to accommodate the impacts caused by the closure of schools and some businesses. We also anticipate that your customers will seek assistance from you in one form or another, and we encourage you to help as much as you are able as we get through this crisis together. We stress flexibility, patience, and practical solutions in dealing with these events as they unfold.

We will not tell you how to implement your goals or how to serve your customers, but we do ask that you inform us of any changes in operations or services offered. Please keep in mind the security of documents and personal identifying information. If you have any questions regarding the application of any state law or inform us of operational changes, please feel free to contact Tara Malone at tmalone@nccob.gov for any mortgage-related questions.

OCOB will be telecommuting as much as possible, so please use electronic means of communicating with us. If you have any questions, please feel free to contact me.

Thank you and stay safe.

Sincerely,

~ Stephanie

Stephanie Ryals
Chief Deputy Commissioner

NC Office of the Commissioner of Banks

Physical: 316 W. Edenton Street, Raleigh, NC 27603

Mailing: 4309 Mail Service Center, Raleigh, NC 27699-4309

Office phone: 919.733.9662 | **Fax:** 919.733.6918

Commissioner of Banks Website: www.nccob.gov

Our true heart is revealed when we put concern for others ahead of ourselves. Philippians 2:4

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