



**March 16, 2020**

To our customers, friends, and business partners:

The entire staff at Thrifty Financial Services, have completed a threat assessment of the impact of COVID-19 on our business operations. We are writing to you to provide an update on our current preparedness.

First and foremost, ensuring the health and safety of our team members is our primary goal. With a healthy and engaged team, we can ensure the continued and reliable delivery of products and services to our clients.

Secondly, over a decade ago we converted our software to the cloud and our systems currently reside in the Microsoft Azure environment with regular backups and data replication services ensuring that the Premium Billing System ("PBS" is the system you use to quote and manage your accounts with us) and your data that resides within it, are protected and will continue to operate normally. We don't see a threat to the continued availability and proper functionality of our online system, which would stem from the COVID-19 pandemic.

Thirdly, our team is well-prepared for work from home. In fact, segments of our team have been on a work from home program for over 4 years. This program is well developed and tested and allows great flexibility for our people. Work-from-home capabilities, including high-speed internet connectivity and VOIP ("voice over IP," i.e., telephone capabilities over the internet), allow our team to receive your emails, provide quotes when needed, manage your accounts, speak with you and your customers and oversee the Azure environment housing our system.

We would like to point out a few options that you have at your disposal, which will help enable our employees to work remotely with a minimal impact on your business. First, along with the ability for you to quote online, you can also electronically submit finance contracts to us or upload signed agreements directly within our PBS system or simply e-mail them to us using the email address [TFSpfa@input1.com](mailto:TFSpfa@input1.com). Second, payments can also be made online by your customers or your agency 24/7, and your agency can put cancellation holds on an account without having to call us. You can also send any other type of request to us using the email address [TFShelp@input1.com](mailto:TFShelp@input1.com). We ask that you limit the number of documents being mailed to our office during this difficult time unless it is absolutely necessary. If you can transmit something to us electronically, then please don't mail it.

We expect that our current preparedness state will allow us to continue to serve your needs. Everyone at our firm is intently focused on the COVID-19 situation. We remain vigilant and are monitoring developments throughout the day, every day. We will continue to provide updates to you as conditions develop, and we are prepared to take all necessary steps to ensure that our team, your business, and our business remain safe.

Sincerely,

**The entire team at Thrifty Financial Services**