

# THE DELAWARE NATIONAL BANK OF DELHI

*Main Office:*  
124 Main Street, PO Box 508  
Delhi NY 13753  
(855) 413-3544



*Branch Locations:*  
42568 State Highway 28, Margaretville NY  
2503 Prosser Hollow Road, West Davenport NY  
1058 Main Street, Hobart NY  
*Loan Offices:*  
265 Main Street Suite 7, Oneonta NY  
276 State Highway 7, Sidney NY

March 26, 2020

To Our Valued Customers,

The Loan Department at The Delaware National Bank of Delhi has developed a program to assist those experiencing financial hardship due to stay-at-home orders or other issues relating to the COVID-19 pandemic.

We have established a three-month payment deferral for qualified loan relief. The following requirements must be met in order to receive this relief:

- The loan must be current and in good standing.
- Customers must provide an update of their current employment situation, and/or proof of how the pandemic has affected their current financial situation.

New loan documentation must be signed by all borrowers or grantors. It is important to note that:

- Payments are deferred for three months; they are not forgiven.
- Depending on your loan type, payments may increase.

If you would like to discuss your options, please contact any branch or loan office.

Delhi branch:	855-413-3544
Margaretville branch:	855-423-3544
Davenport branch:	855-433-3544
Hobart branch:	855-443-3544
Oneonta loan office:	855-403-3544
Sidney loan office:	855-483-3544

Your business is important to us. Thank you for your patience as we work through these difficult times together.

Sincerely,

*Dee Hillis*

Dee Hillis  
Vice President and Chief Lending Officer  
[dee@dnbd.net](mailto:dee@dnbd.net)