

111 West Houston Street
Post Office Box 1600
San Antonio, Texas 78296
www.frostbank.com

For more information:
Bill Day
210-220-5427 office
210-288-5498 mobile

**FROST TO CLOSE BANK LOBBIES TEMPORARILY
IN PROACTIVE MOVE TO COUNTER COVID-19**

Customers will be served through motor banks, mobile app, website and phone banking

SAN ANTONIO, March 20, 2020 – Frost Bank, in a move to protect its customers and employees, temporarily will close the lobbies at its financial centers around Texas at the end of the business day on Friday, March 20. Frost’s 104 motor banks around Texas will be fully staffed and will offer expanded services during their usual business hours for the duration of the lobby shutdowns. In addition, customers always have the option of banking online at frostbank.com, via the Frost app, at any of the bank’s network of 1,200 ATMs around the state, or over the phone at (800) 513-7678.

The lobbies will reopen as soon as it is safe to do so. Frost bankers at the affected locations will remain employed, shifting to other locations or helping to staff the motor banks.

Customers can find information about where the motor banks are located, special programs and services offered in light of these challenging times, and updates about the reopening of lobbies at www.frostbank.com/COVID-19. Customers who need additional assistance or who require access to safe deposit boxes should call (800) 513-7678 to make arrangements. Access to commercial banking services, private banking, investments and insurance will continue by phone and through the Frost app and website.

“This is a decision that we made only after a lot of consultation and preparation,” Frost Chairman and CEO Phil Green said. “We know this will inconvenience some of our customers, and we’re sorry about that. But Frost customers know that we always will do what’s right, and during a situation like this, the right thing to do is to keep our customers, our employees and our communities healthy, and to keep Frost a safe, sound place to do business.

“Bank customers will continue to receive full banking services through our motor banks, call center and technology,” Green continued. “We stand ready to complete transactions and provide services, because our 152 years of serving customers have taught us that people need us the most when times are most challenging.”

Green also advised customers against falling victim to recent scams related to the pandemic. “The best place for your money is in a safe, sound financial institution,” he said.

Earlier this month, Frost took other preventive measures, including increasing the number of hand sanitizer stations available for customers and employees, restricting business travel, encouraging employees who felt ill to stay home, and sanitizing work areas.

About Frost:

Frost is the banking, investments and insurance subsidiary of Cullen/Frost Bankers, Inc. (NYSE: CFR), a financial holding company with \$34 billion in assets at Dec. 31, 2019. One of the 60 largest U.S. banks by asset size, Frost provides a full range of banking, investments and insurance services to businesses and individuals in the Austin, Corpus Christi, Dallas, Fort Worth, Houston, Permian Basin, Rio Grande Valley and San Antonio regions. Founded in 1868, Frost has helped Texans with their financial needs during three centuries. For more information, visit www.frostbank.com.