

March 11, 2020

**Re: Business Continuity – Pandemic (COVID-19)**

Dear Valued Client,

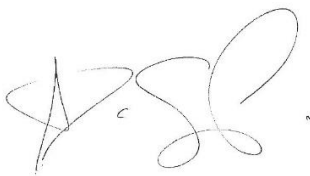
With today's announcement by the W.H.O. officially declaring COVID-19 a Pandemic, General Credit Services wants to assure our client partners that our firm has a well-established comprehensive Business Continuity and Disaster Management Plan in place to minimize impact to our operations - we are well positioned to continue normal delivery of our services.

Our Business Continuity Emergency Response Team has conducted a full review of our Disaster Management Plan, updated our Risk Assessment Matrix and conducts regular Business Continuity testing.

Additionally, we have taken many proactive steps to minimize employee risk of exposure and spread of the virus within all our operational centers.

In the event that General Credit Services invokes our Business Continuity and Disaster Management Plan, we commit to timely and transparent communication to our client partners.

Thank You



Peter Sorrentino  
President and CEO  
General Credit Services Inc.