

To Our Valued Partners:

Carleton is closely monitoring news of the Coronavirus (COVID-19). We are frequently reviewing guidance from the Centers of Disease Control and Prevention ("CDC"), the World Health Organization ("WHO"), and state and local authorities. We have a response team meeting on a daily basis to review updates and determine what proactive measures should be taken.

Carleton takes its commitment to providing top-quality support very seriously. By continuing to monitor and proactively address this situation, we're confident that we will be able to provide the same level of service and support you have come to expect from Carleton.

Carleton Continuity Procedures

Carleton has developed and refined a Business Continuity Plan to ensure all Carleton employees are able to work remotely in the case of an emergency situation, including weather-related events, emergencies, and pandemics. Since developing this plan, Carleton has instituted staggered "remote test" days and trainings to ensure all employees have the necessary means and capabilities to work remotely so that business can continue as usual.

All employees have laptops and the ability to access required work materials remotely, if necessary. And all remote employees are available via our cloud phone system and/or web-conferencing as usual.

While the many of our employees currently work out of our corporate headquarters, we have many employees who periodically work remotely under non-emergency situations.

Carleton Employees

Given the current flu-season and the widespread concerns of the Coronavirus, we are being extra vigilant with regard to employees showing any signs or symptoms of illness. For the sake of those employees with symptoms and for all other employees, we have implemented a policy to have employees work remotely until they are symptom free. We are also continuing to monitor employees who travel and implementing suggested quarantine requirements.

Most notably, we've identified critical employees and have identified backups, in case a critical employee is unavailable for any period of time.

There is no anticipated interruption to the services provided by Carleton in the case of restricted travel or any quarantine period.

Security, Quality Assurance, and Datacenter Redundancy

Carleton continues to maintain industry standard best practices to ensure that proper security measures are in place both at our headquarters and for employees working remotely. This includes secure VPNs and password protection protocols for all laptops.

Even when employees work remotely, we continue to maintain our quality assurance testing processes and procedures. These remain accessible regardless of employee location. All essential programs we utilize are cloud-based and available to employees regardless of work location. These include Microsoft Dynamics for ensuring our processes and procedures are maintained in accordance with our SOC-2 requirements, Microsoft source control for code, forms, and configuration files, and Microsoft Office365 products (including SharePoint for deployments).

If your institution is using Carleton's cloud-based solutions, we utilize redundant, strategically located AWS datacenters in Virginia and Oregon to ensure uninterrupted service. If the Carleton solutions are distributed to your institution and integrated in your local environments, the delivery method used today would remain the same.

Additional Questions or Concerns

Carleton will continue to monitor the progress of the Coronavirus outbreak. If you have further questions or concerns relating to the products, services, and support provided by Carleton, please contact us at smilovich@carletoninc.com.

Sincerely,

Matt Ruskowski
President and COO

Carleton is the country's leading provider of financial calculation software, loan origination compliance support, and document delivery software. Based in South Bend, Indiana, Carleton has more than 50 years of leadership in this rapidly-changing regulatory industry. Carleton guarantees accuracy in all their calculations and disclosures allowing partners to fulfill compliance requirements today and into the future. To learn more about Carleton Lending Solutions, go to: www.carletoninc.com.
