



Dear First National Bank Customer:

First National Bank of Kemp is **open for business** and will remain so during this coronavirus (COVID-19) pandemic event. Please know that the health and well-being of our customers and our staff is our primary concern as we conduct business. We remain committed to providing the banking services our community needs while we also do our part to help reduce the spread of the virus. Towards this goal we have implemented Stage 2 of our COVID-19 Response Plan and are taking the following recommended steps at this time, including but not limited to:

- 1) We require that all teller-based transactions be done through our drive-thru or night depositories.
- 2) We are suspending lobby visits, without an appointment, until further notice. Simply call 903-498-8541 during business hours for an appointment.
- 3) We will accept appointments for legitimate banking purposes that cannot be accomplished by other means only.
- 4) We require a brief verbal questionnaire related to recent health and travel to be completed prior to being granted an appointment.
- 5) We are continuing regular sanitization of all frequently touched surfaces.

We apologize for any inconvenience these steps cause you as our customer, but this is a very inconvenient situation we find ourselves in at this time. We strongly encourage our customers to make use of our full line of digital services to assist you in maintaining your social distancing to protect yourself and your family.

- 1) FNBK customers can transfer funds, check balances, and issue bill payments through online banking at www.fnbkemp.com.
- 2) In addition to these our Mobile Banking app provides for electronic deposits of checks.
- 3) 24-hour Telephone banking to check balances and make transfers is available at 903-498-6275.
- 4) Access cash through one of our ATMs

Keep up to date with First National Bank's coronavirus (COVID-19) response by visiting www.fnbkemp.com/community/covid-19

If you have any questions or concerns about your accounts, please contact us. We are here to help.

Sincerely,

A handwritten signature in black ink, appearing to read "Vidal Jones".

Vidal Jones
President and CEO
First National Bank of Kemp