



Dear First National Bank Customer:

Effective Tuesday May 26th First National Bank of Kemp will return to Stage 1 condition as outlined in our pandemic response plan. This means our lobbies are fully open for business during our regular posted hours. It is important to note that Stage 1 status does mean that everything is back to normal as we still request your cooperation in keeping our employees and customers as safe as possible from the spread of the COVID-19 virus. Perhaps the most important part of our Stage 1 Plan is that we are still encouraging our customers to use our remote banking services as much as possible rather than visiting our physical locations. These remote services are free for you to use and include 1) online banking 2) telephone banking 3) mobile banking and 4) mobile deposit. If you are not already using these services, please feel free to contact us should you require any assistance setting up and using them. While we continue to discourage the use of cash at this time we understand you may need to have extra cash on hand. For cash needs we encourage you to visit one of our ATMs and to wash your hands after use. If you absolutely must visit the bank to conduct business, we strongly urge you to use our drive thru to complete your transactions rather than coming into the lobby. By doing so you significantly reduce the risk of spread to you and to our staff. If you do come into the bank please keep in mind that some things will be different.

- 1) You may wear a mask into our facility but it is not required. If you do choose to wear a mask do not be offended if you are asked to briefly remove the mask for identification purposes.
- 2) Social distancing measures as outlined by the CDC, State, and local governments will be enforced. Please maintain a minimum of 6 feet distancing between you, our staff, and other customers while inside our facility.
- 3) There will be not restroom facilities available to customers and no coffee or popcorn will be served.
- 4) Hand sanitizer will be available for customer use.
- 5) We are continuing regular sanitization of all frequently touched surfaces.
- 6) New physical barriers are in place in some areas. We have tried to limit this as much as possible but without your cooperation more may be required.

At First National Bank, we love our staff and we love our customers. The health and safety of all is foremost in our minds as we focus on providing excellent service and meeting the needs of our customers during this event. Your cooperation is greatly appreciated. If there is anything we can do to assist you, please do not hesitate to contact us. We are here to help. Thank you for your business and God bless.

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", written over a horizontal line.

Vidal Jones
President and CEO
First National Bank of Kemp