



Dear First National Bank Customer:

We understand the continued concern you may be experiencing regarding the coronavirus (Covid-19) outbreak. I want to reassure you again, as our valued customer, that your money will remain safe and accessible throughout this event. We are committed to being as responsive as possible to the needs of our customers as well as our staff members during this time and encourage use of our online banking tools as much as possible rather than coming to the bank.

On June 25th the Mayor of Kemp issued an order requiring the use of face masks in public areas and businesses within the city. The bank also had an employee in our mortgage area who has no direct customer contact test positive for the virus. As coronavirus cases in our area are now increasing at a more rapid pace and the bank staff has experienced direct exposure and a positive test, we are returning to Stage 2 of our pandemic response plan effective immediately. This means our lobby doors will be locked with restricted access being granted by appointment. If you need to enter the lobby you can call for access. You will be required to have a mask and wear it at all times except when instructed by an employee to remove it briefly for the purpose of identification. Your temperature will be taken via contactless means before entry into the building is granted. I apologize for any inconvenience this causes to you as our customer.

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.

Sincerely,

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

Vidal Jones
President and CEO

Main Number 903.498-8541

24 Hour Telephone Banking 903.498-6275

Customer Service Email cs@fnbkemp.com

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