



Dear First National Bank Customer:

We appreciate the ongoing concern regarding the coronavirus (Covid-19) outbreak as we continue to monitor information from the Centers for Disease Control (CDC), as well as state and local authorities during this declared pandemic. I want to inform you that as of today August 20<sup>th</sup> we have returned to Stage 1 of our Pandemic Plan which includes various preventive measures to help reduce potential spread of the virus. This means our lobbies are open for regular business during our normal posted hours. We have increased our efforts to keep our locations clean and germ free with regular disinfecting of all customer contact areas including door handles, counter tops, drive-thru equipment, and ATMs.

Perhaps the most important part of our Stage 1 Plan requires your cooperation as we follow CDC guidelines as well as various state and local government mandates. These include following mask mandates and social distancing requirements. We continue to encourage 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 (<https://www.fnbkemp.com/contact-us/>) should you require any assistance setting up and using them. While we also 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.

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,

Vidal Jones  
President and CEO  
First National Bank of Kemp