

Novel Coronavirus (COVID- 19) Readiness Update

Dear First Bank family,

With all the uncertainty surrounding the novel coronavirus (COVID-19), the current stock market and the social distancing steps being implemented by our government we felt it best to provide an update in regards to your bank. We can assure you that the health and well-being of our customers, our employees, and members of our community are our highest priority. We are closely monitoring the evolving circumstances surrounding COVID-19 and following recommendations from the Centers for Disease Control (CDC). We have action plans in place which are regularly tested to ensure we are prepared for contingencies such as these. These plans are designed to ensure you have access to your accounts and can manage your finances without interruption.

First Bank is taking additional steps to ensure our locations and ATM remain clean and disinfected. At this time we are maintaining regular operating hours at every location. Since this is a dynamic situation should changes in operation occur we will communicate those at that time. For a list of each location and the operating hours please go to our website at www.yourfirst.bank

While we enjoy seeing each and every one of our customers, we understand the need and/or preference to limit your daily interactions at this time. Each of our locations has a drive thru service that you can take advantage of to assist in the current environment. Also, we want you to feel confident and know you can do your banking online and on the Mobile App. We encourage you to use First Bank's digital banking tools. If you have not taken advantage of our digital banking tools you can do so simply by visiting our website and clicking on the online banking tab or the mobile banking tab. Should you have any questions or need assistance with this setup please contact one of our locations, we would be happy to assist.

We also understand that given these special circumstances related to COVID-19, you may find yourself in financial hardship. First Bank is here to help and we encourage customers who may be impacted to reach out to discuss how we might be of assistance.

Lastly, please keep in mind this additional information. The safest place for your money is in the bank. It is FDIC-insured up to \$250,000. Unfortunately, there are always those looking to take advantage during hardship. Cybercriminals prey on fear and what better time than now to attack. Travel bans are in effect with many companies, so many of us will be on our computers more than usual. There are many fake emails about the coronavirus to lure you into clicking on the images or links. You should remind everyone to be very cautious of emails and calls—some reminders.

- An email should not solicit an emotional response!
- If you are not expecting the email be cautious.
- Hover over links to see what URL the link takes you.

- Obvious grammar or spelling errors
 - Strange structures
 - Generic greeting
 - Urgent language
 - Generic closing
- Caller ID is easily spoofed. Do not rely on caller ID.
- Validate any caller and do not follow the caller's request to navigate to a website to verify anything.

For current and accurate information in regards to COVID-19 please visit the Centers for Disease Control and Prevention at [cdc.gov](https://www.cdc.gov).

We appreciate the trust you've placed in First Bank and we will continue to do our best to make necessary adjustments during this evolving situation, and we will provide you with any new information as necessary.