

To Our Customers,

As all of us work to limit the spread and impact of COVID-19 on our communities, we at First Bank & Trust want you to know that we have plans in place to continue to meet your needs, even as the situation changes.

We are carefully listening to the guidance being provided by local and national leaders and health authorities so we can keep our customers, employees, and communities safe and healthy while minimizing disruptions to the services you rely on.

We are in this with you — we all want to be safe, and we also all need to be able to continue to do our business as best as possible despite this disruption.

Given current guidance, all of our bank locations are open normal hours for now. However, please note:

- All bank-hosted gatherings involving at-risk populations (such as First Class Club movies) are cancelled until further notice.
- We have reminded all employees that if they are sick, they must stay home. We are working with employees who are at higher risk to accommodate their needs.
- We ask customers who are sick or members of at-risk populations to please reconsider visiting the bank lobby.

For those who do not wish to visit a branch, digital banking is a great way for you to manage your accounts. [CLICK HERE to enroll](#), and have the ability to view account balances, pay bills, transfer funds, deposit checks, and more from your mobile device or desktop computer.

As the guidance changes, we will continue to do our part to contain the spread of the virus. Those plans may include limiting access or hours at some locations. We will be posting updates frequently at [BANKEASY.COM/COVID-19](https://www.bankeasy.com/covid-19) to keep you informed.

Whatever happens next, our bankers will be answering their phones and responding to their emails. If you need our help, we're as happy to give it today as we will be once all of this is behind us.

Feel free to contact us at 1.800.843.1552 with any questions or for assistance. We are committed to serving you!

Sincerely,

First Bank & Trust