



FIRST AMERICAN BANK

TO OUR CLIENTS: COVID-19 PREPAREDNESS

First American Bank's top priority is the health and well-being of our clients, colleagues, and communities. Like you, we are deeply concerned by the uncertainty surrounding the coronavirus (COVID-19) and want to do what we can to help keep our communities and families safe and healthy. First American Bank is very thankful for your loyalty as we take the safety of our clients and colleagues very seriously and are committed to being responsive to your needs as the situation evolves.

A Pandemic Committee is in place at First American Bank where current issues are discussed using information from the Centers for Disease Control (CDC), the World Health Organization (WHO), and local public authorities. As information is provided, the committee is willing to take the necessary actions to provide the best service and support to our clients and community while maintaining a safe environment.

WHAT YOU CAN DO

First American Bank is committed to making sure you are protected. We strongly encourage you to use our digital tools and other resources for self-service banking and 24/7 account access. Please consider the following banking tips for your personal and business needs:

- Enroll and use Internet banking and mobile banking to access your accounts 24/7 without having to travel to the bank.
- Download the FAB mobile app to your iPhone or Android devices.
- Deposits, payments and transfers can all be done when using Internet or mobile banking.
- Set-up ACH and direct deposit to your account to ensure timely delivery of your paychecks and/or social security deposits.
- Utilize our Night Drop box located in our drive-up for deposits and payments.
- For Businesses - use your Cash Management and Remote Deposit services.
- Consider using your debit card over cash transactions to minimize your personal exposure to germs.
- Contact your banker or lender if you find yourself facing financial challenges during these circumstances. We are here to assist and encourage clients who may be impacted to reach out to discuss how we may be of assistance.
- Please visit our website www.fa-bank.net for more information about the above services.

Our Pandemic Committee is monitoring the situation closely. Should operating procedures need to be updated we will notify all clients immediately. We are taking this outbreak very seriously and our colleagues will remain vigilant on keeping our work areas clean by regularly sanitizing surfaces and public areas.

For any bank updates, please visit us on Facebook or at our website at www.fa-bank.net.

For more information on COVID-19 please visit the following sites:

- CDC's: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- WHO's: <https://www.who.int>

Most sincerely,

James Meisser
CEO
First American Bank