



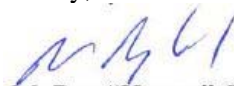
At The First, we take the safety and welfare of our clients and staff seriously. We have assembled an internal COVID-19 Task Force committed to this issue and have instructed our staff to follow the procedures and guidelines recommended by the Centers for Disease Control and Prevention (CDC) to help stem the spread of COVID-19. We have policies and procedures in place to ensure that we are able to continue business during times like these. We will remain in communication with our service providers and suppliers who support our business operations to further ensure that our business continues as usual.

Keep in mind that The First offers convenient solutions to banking without having to visit a branch.

- Anywhere Banking with our online or mobile services. Visit www.TheFirstBank.com to sign up or download our mobile app by searching *The First, A National Banking Association*. Our app allows you to use our mobile-deposit feature, transfer funds, access to our Bill Pay feature, track transactions, and more.
- 24/7 ATM availability. We offer deposit capabilities at most of our on-site ATMs. A listing of our ATM locations can be found at www.TheFirstBank.com or on your mobile app.
- Telephone Banking for balance information, 1-866-362-6477 – available 24 hours daily.
- Our Customer Care Center is here for you, 1-855-257-2265 - available Monday through Friday: 8:00am - 11:00pm CT, and Saturday & Sunday: 9:00am - 5:00pm CT.

Despite the threat posed by COVID-19, The First remains committed to providing exceptional service to you. Currently, our branches remain open during our regular business hours. A listing of branch locations can be found by visiting www.TheFirstBank.com. We are all in this together; that is what makes our community bank so strong and special. You are not only our clients, but a part of our family. We appreciate the opportunity to serve you and thank you for your business.

Kindly,



M. Ray "Hoppy" Cole, Jr.,
President and CEO