



March 13, 2020

Farmer's Bank takes the health and well-being of our employees, customers, vendors and our communities very seriously. We understand your concern and uncertainty you may be experiencing as we navigate this crisis together.

Our Bank does have a Pandemic Preparedness Plan in place. You can always check our website for more details.

**Things you can do to reduce the spread of infection:**

- Utilize our On-Line Banking & Mobile Banking
- Set up Auto-Deposit's & Bill Pay
- If you need your Account Balance, please call instead of coming in.
- Maintain "Social Distance" (3 Feet). Don't shake hands for now, try the Elbow Bump.

**Things Farmers Bank is doing to reduce the spread of infection:**

- We have sufficient, accessible infection control supplies currently in place.
- We are sanitizing our work areas.
- Employees are encouraged to maintain ample "Social Distance" (3 Feet) in the office and elsewhere to reduce spread of infection. We also encourage people not to shake hands at this critical time.
- Employees that are ill are asked to stay home.
- We are monitoring the travel of our employees that might travel out of the country.
- Employees are cross-trained to handle employee absences as it occurs.
- Should the effect of impact become critical, we may reduce our work hours and/or utilize our Drive-Through more in our Carnegie location.
- We will still maintain our ATM Machines daily so you always have access to your funds as needed.

You will be able to conduct your business with us as normal with a few modifications. Thank-you for being a loyal customer. We are privileged to serve you and our local communities.

Respectfully,

Clint Stone  
President/CEO