



## SERVICING UPDATE

The Coronavirus (COVID-19) situation continues to evolve and we continue to evaluate it. Farmers State Bank is committed to the health and safety of our customers, employees and community. We are and have been carefully considering options to allow us to safely serve you. In this evolving situation, we are making every effort to best serve your needs in a manner that promotes health and safety for all.

We are a strong bank. We manage the bank to ensure we operate from a strong capital and liquidity position. Both are as strong as they have ever been, so know that we are here for you. While we will monitor the situation daily and adjust our plan as needed, we do not plan to close any locations at this time.

Farmers State Bank remains open for business. However, beginning on March 23, 2020 we have decided to move to drive-thru services at all of our locations. For individuals needing lobby access for safe deposit box access and new accounts, we will offer appointment access to your branch. To make an appointment, please call 423-727-8121. This is only temporary and we will return to full service as soon as it makes sense to do so. This decision was made partly as a result of guidance from the CDC on limiting the spread of COVID-19 and we will continue to monitor this guidance in an effort to return to full service as soon as possible. We are expecting increased traffic through our drive-thru during this temporary transition. We thank you for your patience as we all work together during this unprecedented time.

As we continue to be your community bank, we want to remind you of the variety of ways we have to help you meet your banking needs without having to enter a branch. We offer the following services:

- Online ([www.fsbankmctn.com](http://www.fsbankmctn.com)) and mobile banking which allow you to check your balances, pay bills and transfer funds. You can also deposit checks with our mobile banking app.
- We have three ATMs that allow you to get cash, check balances and transfer funds.
- Telebank allows you to check balances, transfer funds and much more.

Despite the fact our lobby access is limited, we are still open for business and fully committed to meeting your needs. Our team is ready and available to serve you in any way. Taking care of our customers, employees and the community remains our number one priority. We thank you so much for your continued trust during this difficult time.