



3/17/2020

Dear FNBD friends and family,

At bankFNBD, we are continuing to prioritize the needs of our clients, employees, and community during these evolving times. We understand there will be growing questions as the effects of COVID-19 continue to unfold. FNBD has a taskforce that meets regularly to discuss employee safety, client safety, and service accessibility. We are prepared to make adjustments to serve our clients in the safest way possible and to make resources available in this time of uncertainty.

The safety of our team and our clients is a primary concern, and we are staying up-to-date on CDC and governmental guidance to put in place measures for keeping our service areas clean throughout the business day, including frequent hand washing, diligent sanitizing, wiping and spraying down surfaces and equipment, and overall good hygiene practices. Should you need to utilize bank services or apply for a loan while practicing social distancing, please do not hesitate to give us a call so that we can assist you with utilizing remote services or work with you to present options that may be better suited for your circumstances.

In addition to our drive-thru banking, we have a host of online and remote services available to utilize that minimize in-person interactions and allow you to bank with us while practicing social distancing. Please reach out to us for more information on any of the following services:

- Online Banking—check balances, pay bills, make transfers, make loan payments, view eStatements, and more
- Mobile Banking—do many of the same things you can do within Online Banking plus make deposits from your phone, initiate person-to-person payments with Zelle, and manage your debit card access with Card Controls
- Debit Cards—access your money by way of point-of-sale purchases or withdraw from an ATM
- ATMs—our branches have ATMs to serve your cash withdrawal needs
- Remote Deposit Capture—utilize one of our scanners to make check deposits into commercial accounts from the convenience of your office
- Night Drop Services—avoid the in-person contact to make large, secure deposits

In conjunction with safety, business continuity is top of mind. We understand the essential services we as a bank provide to our clients and will make adjustments as needed to ensure our staff is equipped to provide uninterrupted service. We are with you, and we encourage you to reach out to your loan officer, local branch manager, or our customer service line at (337)463-6231 with any concerns of the impact of this pandemic on the way you do business or your personal finances.

We will continue to provide updates via our social platforms (find our page on Facebook at @bankFNBD), our website (bankFNBD.com), and text alerts in the coming days. Above all, we hope you and your family remain in good health and encourage you to be conscientious of those in our community who are being most impacted and those who are high-risk, should this virus continue to spread. Please support your local businesses, and do what SWLA does best in hard times, look out for each other and those in need.

Most sincerely,

A handwritten signature in black ink, appearing to read "John Nichols".

John Nichols  
CEO, President & Chairman of the Board