



**FIRST NATIONAL BANK**  
**SINCE 1882**

**TO:** First National Bank of Arenzville Customers & Friends

**FROM:** Kai Schnitker, President-FNBA

**IN RE:** First National is Stable, Secure and Open...with a couple of modifications...

Hello All,

First, I would like to say 'thank you' to our loyal customers who have been so patient and understanding during these unprecedented times. Much of what we've encountered in the past few days falls in the category of "uncharted waters." Drawing on the experience and expertise of our board and staff, we are addressing each new challenge calmly and professionally. Our utmost priority is your safety and the safety of our staff along with normal and uninterrupted access to your accounts. Rest assured that your accounts are secure, and all electronic payments are proceeding on schedule.

FNBA, as a financial institution, is considered an "essential service" under Governor Pritzker's "Shelter in Place" Directive. We will continue normal operations with a few modifications designed to protect both you and our staff. Please consider the following as you plan your banking business with FNBA:

1. **CONSIDER THE REMOTE OPTION FIRST:** As much as we love our customers, we have to urge you to **STAY HOME** as much as possible during this emergency. If you have banking business, consider our on-line and remote options first. Remaining at home and away from others is key to your safety. Most common banking procedures can take place through on-line (web) account access or our mobile app (if you don't have the App, you can download it from either the App Store or the Google Play Store). You can even pick up the phone. Our staff can take care of several items for you with a simple phone call.
2. **IF YOU DO COME BY, MAKE IT THE DRIVE THRU:** Effective 3/17, the lobbies of each FNBA location are closed. Drive Thrus will remain open at all locations. If you have a pen in your car, please use it. If you need a pen, we will send one out to you. Please don't send it back. Go ahead and hang onto it for next time. You should drive up to an empty hydraulic tube. When you leave, the tube should once again be empty. And, yes, we will be sanitizing the carriers on a regular basis.
3. **IF YOU NEED TO COME IN, YOU CAN...BY APPOINTMENT:** If you need to access your Safe Deposit Box, just give us a call to schedule an appointment. You might be asked to use hand sanitizer or take other precautions while in the bank. If you would like to open an account, we can do most of the application process over the phone. We will need to schedule a very

brief meeting for you to sign some paperwork. Again, you may be asked to use hand sanitizer or take other precautions while on-site.

4. ALL SYSTEMS NORMAL: A key concern for most of our customers involves automatic payments and deposits. All automated and digital systems are operating normally. All scheduled deposits will be made on time. Our automated bill payment system is fully operational. Any automated transfer that you've ever counted on in the past will continue to be there, as usual.

If you have any questions about anything at any time, we invite you to give us a call. One of our Blue Diamond Associates will be glad to answer your questions. Blue Diamond Service is still in effect, even during a national emergency.

From all of us here at the First National Bank of Arenzville, we wish you health, safety and protection in the coming weeks and months.

Sincerely,

-Kai