



March 18, 2020

Dear Valued First National Bank Customers,

As many of you are aware, the COVID-19 (coronavirus) has become a concern for our nation, state, and local communities. Our primary concern at this time is the physical and financial health of our staff, our customers, and our communities. Our main focus is to ensure we continue to meet your needs and provide our services to you in the safest manner possible.

Our organization has response plans to address various situations and events including pandemic events. Currently, we are implementing preventative practices in our offices.

To better protect your health and well-being, we strongly encourage you to access your accounts, pay your bills, and make other financial transactions through your online banking at www.fnbmanning.com or our mobile app. If you need assistance in accessing either of these services, please call us at 712-655-3557. In order to limit person-to-person exposure, please utilize our ATM and drive-up/walk-up facilities available west of the main bank.

As an organization built on the values of supporting its communities, customers, and employees, your health and well-being is, and will remain our top priority.

We appreciate your continued trust.

Gaylin R. Ranniger
President
First National Bank of Manning