

To our Customers and Community,

The health and safety of our customers, employees and community are of the utmost importance to us. As the pandemic situation in our nation has evolved, we have made adjustments to our staff and operations quickly to address the concerns related to the spread of the COVID-19 including increased cleaning schedules for all locations and adjusting work schedules to allow for social distancing within our staff. However, after the news briefing from Governor Brashear on Tuesday, March 17<sup>th</sup> and hearing his recommendations for banks, we have decided to take additional active measures to ensure the safety of our customers and employees.

- **Effective March 20<sup>th</sup>, 2020, the bank lobby will be temporarily restricted** to walk-in traffic until further notice to comply with "social distancing" recommendations.
- **Drive-thru lanes at our branches will be OPEN** during regular business hours to conduct routine transactions.
- **Lobby appointments are available** upon request for certain transactions such as opening new accounts, loan applications, safe deposit boxes, etc. by calling (606) 668-3115. You can also request an appointment at the drive-through.
- Our **ATM** is available 24-hours-a-day in our drive-thru.
- Our **electronic banking options** continue to be available including **online banking, mobile banking, and bill pay**. For more information, visit [Farmersandtradersbank.com](http://Farmersandtradersbank.com).
- We will continue to utilize an adjusted work schedule for all employees to allow for social distancing within our staff during their work times.
- We have suspended all non-essential business travel for our staff until further notice.
- While we will only be available through the drive-thru, we will continue our in-house cleaning and sanitization processes to ensure we limit any exposure.
- We will continue to regularly clean and sanitize the equipment used at the drive-thru locations.
- Employees will also follow guidelines for frequent hand-washing and proper use of sanitizers.
- Please make yourself aware of potential fraudulent behavior and scams. Unfortunately, there are people who will try to advantage of the current pandemic we are all living through.

Farmers & Traders Bank has been in business for over 115 years as a community bank serving our community with dedication and pride. We are a financially strong financial institution and will stand together through this situation. We fully understand the vital role we play in our communities and it is with a heavy heart that we have made this decision, but we feel this is the best option at this time to protect our customers, employees and community. We value our dedicated employees, who staff and operate our office, and thank them for their continued work throughout this unprecedented situation. We want to assure you that we will remain vigilant and always strive to do what is best for our customers and employees.

Thank you for trusting us to do all we can at this time of uncertainty and concern.

Sincerely,



Shawn Garrison  
President & CEO