

Coronavirus (COVID-19)

To Our Valued Customers,

At First State Bank, nothing is more important than the health and well-being of our customers, employees and the community we call home. At this time of uncertainty surrounding the coronavirus (COVID-19), please know that we are more committed than ever to standing by you in partnership.

Through our Business Continuity Planning, we are closely monitoring the evolving circumstances surrounding COVID-19 and following the recommendations from the Centers for Disease Control (CDC). As we continue to evaluate the situation, I want to share important operational details we've set into motion to address any possible challenges that could arise.

Our Customers and Employees

Out of an abundance of caution and to help ensure the health and well-being of our customers and employees, we have increased our housekeeping and sanitization efforts at our branches to include disinfecting surfaces including ATMs, teller line areas, door handles and other high-touch areas frequently. We are also conducting group meetings by phone or other digital means. We're asking all of our valued customers and employees to follow the CDC guidelines to prevent the spread of the infection.

We have implemented guidelines that instruct those employees who experience cold or flu-like symptoms, or individuals who have been diagnosed through testing with COVID-19 to stay home and follow the CDC's instructions. We are asking the same of our customers. Through cross training and technological improvement, First State Bank is fully capable of operating on limited staff and ensuring all of its valued customers have the uninterrupted services First State Bank provides.

Contact Information:

First State Bank takes the safety and welfare of our employees and their families very seriously, and as such, we ask all our customers to use internet banking or mobile banking when able. These products are available to you at no cost and may be found on our website.

www.fsbt.com Access your login to internet banking through our website or use the mobile app. If you don't have internet banking, give us a call to get set up, then download the app in the app store. We now offer more products than ever on mobile and internet banking.

- Mobile Deposit (Deposit checks remotely)
- Bill Pay (Online ACH system used to pay bills without writing checks)
- Spin (Our Person 2 Person transfer system)

We also have drive-up teller lanes and a drive-up ATM for your convenience and safety.

Our team is always ready to help assist you with any financial or technical needs.

We truly thank you for your continuing business and support during this challenging period. Please stay safe and healthy. Adjusting to this evolving situation swiftly and thoroughly is our top priority, and we will provide you with updates as often as needed. In the meantime, should you have any questions about our efforts, products or support please feel free to contact us, our team will gladly assist you.

806-659-5565 Spearman

806-372-1917 Amarillo

As always, STRENGTH IS OUR TRADITION, SERVICE OUR GOAL.

Sincerely,



Michael Schnell, CEO