



March 13, 2020

To Our Customers,

First National Bankers Bankshares, Inc. (FNBB, Inc.) and our subsidiaries have been following the developing news related to the outbreak of COVID-19 (“coronavirus”) and we will continue monitoring the pandemic and the recommendations and advice of the federal government and the Centers for Disease Control and Prevention (CDC). FNBB, Inc. is committed to the health and safety of our employees and families, customers and strategic alliance partners and of our community at large. Given this extraordinary event, I would like to take this opportunity to update you on our preparedness to continue delivering the services that you rely on.

We are well postured for stable business continuity in the event of pandemic development given that many of the mission critical correspondent banking services we provide are virtual or web-based. While most critical electronic banking and communications functions can be performed by our employees remotely, FNBB has regional offices in five states with operational support staff from various business lines working in each location. This geographic diversity of our personnel, offices and technology resources provides added strength for us from a disaster recovery/business continuity perspective. It has served FNBB and our customer banks well over the years during and following hurricanes and other natural disasters. This also helps to ensure that the adverse impact from public actions which indirectly affect our employees, such as extended school closings, etc., is mitigated, and will allow us to collaborate with external parties should face-to-face interactions be restricted.

FNBB, Inc. has taken the following steps:

- We have issued reminders about recommended hygiene procedures to our employees.
- We have stressed to our employees the importance of staying home if they are not feeling well or exhibiting symptoms of the virus.
- We have expanded cleaning efforts of common areas in all of our offices.
- We have restricted travel by transportation other than automobile. We will continue to monitor travel and are prepared to enact more restrictions if necessary.
- We are prepared to institute our work from home procedures should areas in which our offices are located become affected.



We are taking this virus concern seriously as we know you are in your own institutions. Please contact our Client Services Representatives at 800-807-9743 or clientservices@bankers-bank.com if we can assist you in any way in the coming days and weeks.

Resources

- American Bankers Association
 - <https://www.aba.com/banking-topics/risk-management/incident-response/coronavirus>
- What you need to know about coronavirus disease 2019
 - <https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet.pdf>
- Symptoms of Coronavirus Disease 2019
 - <https://www.cdc.gov/coronavirus/2019-ncov/downloads/COVID19-symptoms.pdf>
- What to do if you are sick with coronavirus disease 2019 (COVID-19)
 - <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet.pdf>
- Symptoms of Coronavirus Disease 2019
 - <https://www.cdc.gov/coronavirus/2019-ncov/downloads/COVID19-symptoms.pdf>
- Stop the Spread of Germs (poster)
 - <https://www.cdc.gov/coronavirus/2019-ncov/downloads/stop-the-spread-of-germs.pdf>
- Wash Your Hands (poster)
 - <https://www.cdc.gov/handwashing/pdf/wash-your-hands-fact-sheet-508.pdf>
- Handwashing and Hand Sanitizer Use
 - <https://www.cdc.gov/handwashing/pdf/hand-sanitizer-factsheet.pdf>
- [COVID-19 14 Day Assessment](#)