



FIRST BANK
OF THE LAKE
Member FDIC

Dear First Bank of the Lake Customers,

Beginning on Monday, March 23rd, we have closed our lobby for the health and safety of our customers and employees. We will continue to provide all services. Drive-thru services will operate business as usual. If you need access to your safe deposit box or require in-person service, please call 573.348.2265 to make an appointment.

There is no higher priority than your health and welfare. We care deeply about the community we serve and are committed to proceeding with the utmost responsibility as the coronavirus (COVID-19) situation continues to evolve.

WE ARE HERE TO HELP

Our online channels, ATM and drive thru remain open and ready to serve you.

Given the benefits of social distancing, we ask you to receive services from our drive-thru lanes and ATM, as well as using all the online banking products we offer free with your checking account. We are open for business and stand ready to serve you.

WAYS TO ACCESS YOUR ACCOUNTS - THESE OPTIONS ARE FREE WITH YOUR CHECKING ACCOUNT

Online Banking - Access your accounts **24/7**. Reminder, to use the Mobile Banking app, you must be enrolled in Online Banking.

Mobile Banking - If you don't already have the FBOL Mobile App, download it in the Apple Store or Google Play.

Mobile Deposit - Easily deposit checks with your mobile phone. While in the Mobile Banking app, just snap a picture of your check and follow the prompts.

Bill Pay - Pay your bills, set up automatic payments or transfer funds.

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▼ Continued



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HERE ARE A FEW WAYS TO PROTECT YOUR ACCOUNTS

Keeping you and your information safe is our top priority. First Bank of the Lake will never ask you to provide any personal information via email, phone or text. This includes your social security number, name, password, PIN or other confidential account information.

WHAT WE ARE DOING

We have increased and enhanced our sanitation protocols. Employees are regularly cleaning and disinfecting surfaces, placing extra emphasis on high-touch areas like drive thru window and tubes, teller counters, the check writing desk, employee desks, door handles and PIN pad on the ATM. Hand sanitizer is available for customer use.

We intend to do everything we can to keep our communities healthy and safe while still supporting your everyday banking needs.

Information about the coronavirus (COVID-19) and its impact is changing daily. It is important that our customers have access to current, factual information. The Centers for Disease Control and Prevention (CDC) website provides daily updates on the coronavirus:

<https://www.cdc.gov/coronavirus/2019-ncov/>.

At First Bank of the Lake, we are committed to providing our customers and communities with high-quality products, great customer service and a friendly smile. We'll be here throughout this situation to serve you and take whatever steps are necessary to make sure your health and safety are protected as you conduct your banking.

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