

## To Our Customers,

At Fayette County National Bank, our highest priorities are the health and safety of our staff, our customers, and the well-being of the communities we serve. As we continue to monitor the effects of the COVID-19, we want to share with you some of the steps we are taking to continue operating safely and effectively while helping those adversely impacted during this difficult time. The goal of this effort is to make sure we have a dynamic and appropriate response to the risk caused from this virus. Unlike the common flu, there are enough unknowns that caution is warranted.

These are some of the things we are doing:

1. Increased cleaning and sanitization efforts at our locations while reinforcing healthy habits for our staff.
2. Keeping our products and services fully available to you;
3. Supporting our employees that are at-risk or have special needs;
4. Monitoring financial markets and discussing options for customers to meet their changing financial needs;
5. Limiting business-related employee travel until further notice and using teleconference capabilities instead; and
6. Modifying, postponing or cancelling meetings;

Our various self-service channels provide you with access to your accounts at all times. Balance inquiries, funds transfers, bill payments, eStatements and many other services are available to you through online banking. This can be accessed by going to our website [www.fcnbonline.com](http://www.fcnbonline.com) and signing up (new user) for internet banking. In addition, some services are available to customers 24/7 by calling our Touch Tone Teller Service at 1-888-774-3262.

We encourage customers to visit one of 2 conveniently located ATMs located at our Fayetteville and Oak Hill Offices. If you do not have a debit card, now is the time to apply for one.

Customers are encouraged to stay alert and be aware of fraud attempts associated with this event. These may include suspicious emails, text messages and phone calls. Attempts to solicit personal information (i.e. account numbers, usernames, password, etc.) and/or requests to make purchases or donations should be met with suspicion. As a reminder, we will never call or email requesting your account information. If you believe you've received a fraudulent request or email, please notify us immediately.

We recognize the financial well-being of our customers can be adversely affected due to this global outbreak, and we are committed to helping customers who may experience financial hardship. At Fayette County National, now more than ever taking care of our staff and the customers we serve is our top priority. Our objectives are not only an exercise in limiting business disruption, but of community leadership in a time of need. We are all in this together, and we are here to assist you in any way possible, so please do not hesitate to contact us.

Although there will continue to be challenges ahead, we are confident that our commitment to our employees, customers and communities; and our safe, sound and secure business practices will continue to guide us. We truly value your relationship and look forward to serving all your financial needs for many years to come.

Respectfully,

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Denise A. Light  
EVP, CEO & Cashier  
Fayette County National Bank