



March 17, 2020

Dear Customer,

As we all respond to the rapidly evolving circumstances surrounding the COVID-19 situation, I want to assure you that we at First Bank Elk River are taking your safety, and that of our staff, as our top priority. With that in mind, and in support of similar actions being taken throughout our community and across the nation, we are temporarily suspending access to our branch lobbies on Wednesday, March 18th. We are closely monitoring this evolving situation and will adjust all lobby access and operating hours as conditions dictate. If you need safe deposit box access, you will be allowed to access your box. Commercial banking and other needs will be met by appointment, which you can make by calling your usual banking officer or by calling our Customer Connection line at 763-241-3637.

Closing our lobby will not cause any interruption in your banking service. During this time please remember that you have the following options to meet your banking needs:

- Our website at www.elkriver.bank will be operating as usual.
- All branch Drive-Through locations are up and running as usual.
- Internet Banking through Nettlelter will continue as usual on a 7 day per week, 24 hour per day basis.
- All our ATM locations are up and running.
- We have increased our cash withdrawal limits from ATM's to \$500.00/per day.
- Telephone banking is available at 866-928-2200.
- Mobile banking and remote deposit services will continue to be available as usual.
- If you have questions or need any other banking service, please call Customer Connection at 763-241-3637.

We value and appreciate your business and your loyalty. We are all looking forward to a swift and safe return to a more normal situation and view this action as an important part of achieving that goal.

Sincerely,

A handwritten signature in blue ink, appearing to read 'John Houlton', is written over a light blue horizontal line.

John Houlton
Chairman of the Board
First Bank Elk River