



To our customers,

Like you, we have spent the last several days and weeks learning about the coronavirus (COVID-19) and how it is impacting our world. For First Community National Bank, that means understanding how it affects our employees, customers and our community, and then making the necessary adjustments to our work and operations.

We have one simple objective: keeping you and our employees safe. This has been at the center of our conversations every step of the way. With that in mind, we have made changes in our business in response to the threat of the coronavirus.

We have ramped up cleaning services at our bank and are adding hand sanitizer at the front entrances and at all teller lines. Sanitizing wipes are near workstations and counters so that employees can keep them continuously cleaned.

Remember, we have many ways you can do your banking without coming to the bank! Be sure and check out our online, mobile and debit card banking solutions. Go online to [www.fcnb.com](http://www.fcnb.com), or call us at (573) 233-1400 to learn more about these solutions:

- Banking from your home computer, tablet or smartphone
- Making deposits using your tablet or smartphone
- Using ATM's to get cash
- Using our BillPay to pay your bills
- Using debit cards to help you avoid handling cash

We are closely following the Centers for Disease Control's (CDC) guidelines and recommendations on the steps we can take to help prevent the spread of the virus. We have shared specific instructions with our employees on the importance of washing their hands and staying home if they feel sick or are returning from an area of the world identified as posing a coronavirus-related risk. Per CDC recommendations, we will ask employees who have traveled to such locations or have been exposed to others who have traveled to such locations to self-quarantine for 14 days.

A strict travel policy for our employees is in place, eliminating non-essential travel and cancelling large meetings, again to do what we can to help prevent the spread of the illness.

We will continue to closely monitor the situation and do all we can to protect you and our employees.

Sincerely,

A handwritten signature in black ink, appearing to read "S Perkin", written over a light blue grid background.

Scott Perkins  
President & CEO