May 11, 2020

As we continue to navigate these uncertain times, we want to provide our valued customers and community members with an update on the status of our lobbies re-opening full time.

So far, we have been successful in maintaining regular business hours at all FMB locations with limited lobby access by appointment-only during these trying times. And while we will continue to encourage all our clients to try to make appointments when and where feasible. Our lobbies opened on June 1, 2020 and will remain open unless there is guidance from the CDC or state government which determines otherwise.

We are so appreciative of our clients and your patience. We hope that many of you have seen the ability to bank whenever and wherever thru drive-up, mobile and online banking options. These options coupled with appointment-only lobby access have hopefully contributed to keeping some of the spread of the virus to a reasonable level.

With that being said, we are instituting the following steps when we re-open our lobbies:

* All visitors will be required to log their name and phone number in order to facilitate contact tracing should a positive COVID-19 case occur.
* We will NOT require you to take your temperature upon entry, and we will NOT require you to wear a mask or gloves; however, if you do choose to wear a mask, we WILL require you to briefly lower the mask upon entry to identify yourself. This is for the safety of our customers as well as the bank employees. You are then certainly allowed to replace the mask as you approach any bank employee or other customers.
* We ask that you try to keep the number of people in your party visiting the bank to the essential minimum required (ie: if husband and wife are opening joint account). Limiting people in the lobby will aid in limiting potential for spread.
* You will observe clear shields in the high traffic areas, primarily teller and personal banker areas for your and the bank employees protection.
* You will see social distancing reminders in the lobby, tape to provide visuals for spacing, and less chairs, etc. to keep customers reasonably distanced from one another.
* All restrooms will be closed to the public, this again is for your safety and our safety.

Please know that our staff has been practicing cleanliness for the weeks during the limited lobby access and our cleaning crews are doing deeper and more frequent cleanings. And while none of this provides any guarantee that the virus won’t still spread, we are simply trying to do our best to ensure the safety of everyone who walks thru our doors. Again, this is a virus and we highly encourage you to take advantage of our drive-up lanes, online banking, telephone banking and internet banking options. If the lobbies are used on an “as-needed” basis, this will only continue to aid in the reduction of the spread of this invisible enemy.

Thank you again for your patience and your patronage. Please feel free to call us at any time with any questions. We are here to serve your banking needs.

Sincerely,

Matthew Laumann

President & CEO