

Dear Customer,



As we continue to monitor the evolving coronavirus situation throughout the United States and the communities we serve, **First Federal Savings Bank** remains focused on providing for our customers' financial needs and the safety of our employees and customers.

What we are doing to minimize potential service disruptions

We understand that at this time it is hard to predict the full impact the virus may have on our communities, however we are taking necessary steps to minimize future service disruptions for our customers. Our business continuity plan is updated regularly to prepare for natural disasters and health concerns and we are proactively reviewing contingency plans to address the current situation

Our team is regularly monitoring recommendations from the Center for Disease Control (CDC), as well as, state and local health officials. We are educating employees and taking appropriate action to reduce the spread of the virus. **Actions we have taken in this area include:**

- Promoting hygiene protocols for handwashing throughout our workplaces
- Providing cleaning kits for routinely cleaning work areas and frequently touched surfaces
- Providing additional hand sanitizer at branch locations for both customer and employee use
- Reminding employees who are sick to stay home and follow recommendations of their primary care physician

What you can do

We encourage customers to utilize **First Federal Savings Bank's** digital and self-service banking tools available. Customers may securely access their accounts 24/7 with **online, mobile**, and automated telephone banking to check account balances, transfer funds, deposit checks and make payments. **First Federal Savings Bank's Debit Mastercard®** and **digital wallet** options also offer an easy, secure and healthier alternative to cash handling.

Be cautious of text, email and phone calls regarding the coronavirus. Fraudsters exploit circumstances like these for personal benefit. For updates on coronavirus scams, visit the **Federal Trade Commission's website**.

Thank you for your continued trust in **First Federal Savings Bank**.