

IMPORTANT CUSTOMER INFORMATION ABOUT CORONAVIRUS (COVID-19)

LOBBY CLOSURES

Due to the Coronavirus health crisis, **First Trust and Savings Bank** is taking immediate action based on the latest recommendations from Centers for Disease Control and Prevention (CDC) and federal and state governments. These are temporary measures taken only for the well-being of our customers, team members and communities during this health crisis. We continue to offer complete banking services during these unprecedented times and will continue to monitor the latest updates in order to resume normal operations as soon as possible. Have confidence in knowing that we and the banking industry remain strong despite the challenges resulting from the Coronavirus.

LOBBY SERVICE & DRIVE-UP

- As of Thursday, March 19, 2020 in order to provide the safest environments and be efficient with staffing availability, we will institute appointment only lobby service.
 - Watseka 815-432-2494
 - Clifton 815-694-2329
- **Drive-up service hours will remain the same and most banking services will be provided.**

ADDITIONAL BANKING SERVICE AVAILABILITY

- ATMs and Debit Cards
 - ATMs are available at both of our Watseka and Clifton banking facilities as well as in posted businesses.
 - Debit cards are used for making payments for daily transactions, a safer method than utilizing cash.
- Online Banking with BillPay and PopMoney (www.ftsbank.com)
 - We encourage customers to utilize our convenient electronic banking tools. You can access through online banking or the mobile app. With these electronic products, you can complete your banking needs including ordering checks, paying bills, transferring funds, and view accounts.
 - If you do not currently have the mobile banking app, please visit our web site (www.ftsbank.com) for directions.
- Telephone Banking (**1-877-FTS-BANK**)
 - You can access your account information as well as transfer funds through First Link Telephone banking.
- Loans
 - Loan payments can be made through the drive-up, outside depository, or can be made through online banking.
 - You can call or email your loan officer who will be ready to serve your needs.
 - You can also apply for home mortgage loans at www.ftsbank.com.
- Deposit Services
 - All deposits can be made through the drive-up or outside depository.
 - For other deposit account services (i.e. Certificates of Deposit, new checking or savings), please call your respective banking facility to make arrangements.

We appreciate your patience as we make these changes and continue to serve your banking needs while also doing our part to control the curve of this spreading virus. We will continue to keep you updated on our website www.ftsbank.com and on our Facebook page.

For additional questions, contact The First Trust and Savings Bank at 815-432-2494 (Watseka) or 815-694-2329 (Clifton) or send a secure message through your online banking.

Kerry Bell, President

3-18-2020