



To our Customers and Community,

The health and safety of our customers, employees and community are of the utmost importance to us. As the pandemic situation in our nation has evolved, we have made adjustments to our staff and operations quickly to address the concerns related to the spread of the COVID-19 including increased cleaning schedules for all locations and adjusting work schedules to allow for social distancing within our staff. However, after the news briefing from Governor Brashear on Tuesday, March 17th and hearing his recommendations for banks, we have decided to take additional active measures to ensure the safety of our customers and employees.

- **Effective Monday, March 23rd, 2020, the lobbies, in both our Booneville and Beattyville locations, will be temporarily restricting** regular walk-in traffic until further notice to comply with "social distancing" recommendations.
- **Drive-through lanes at our Booneville and Beattyville branches will be OPEN** during regular business hours to conduct routine transactions.
- **Lobby appointments are available** upon request for certain transactions such as opening new accounts, loan applications, safe deposit boxes, etc. by calling (606) 593-5151 (Booneville) or 606-464-2626 (Beattyville). You can also request an appointment at the drive-through.
- **ATMs are always available at each location.**
- Our **electronic banking options** continue to be available including **online banking, mobile banking, and bill pay**. For more information, visit farmersstatebankky.com.
- We will continue to utilize an adjusted work schedule for all employees to allow for social distancing within our staff during their work times.
- We have suspended all non-essential business travel for our staff until further notice.
- We will continue our in-house cleaning and sanitization processes to ensure we limit any exposure. This includes regularly cleaning and sanitizing the equipment used at the drive-through locations.
- Employees will also follow guidelines for frequent hand-washing and proper use of sanitizers.

I ask for your patience and understanding as we go through these changes to ensure that safety measures are in place so that together we can fight the spread and effects of this virus.

We value our dedicated employees, who staff and operate our offices, and thank them for their continued work throughout this unprecedented situation. We also value you as customers and neighbors who are working together to bring our community safely through this historical time in our nation. I want to assure you that we will remain vigilant and always strive to do what is best for our customers and employees.

Thank you for trusting us to do all we can at this time of uncertainty and concern. Be safe and know that we are always there to help.

Sincerely,

A handwritten signature in black ink, appearing to read "Angela Woods", with a long, sweeping horizontal line extending to the right.

Angela Woods
President & CEO