

## Update on COVID-19

March 16, 2020

Dear Valued F & M Customer,

We want you to know that we are monitoring the situation concerning the coronavirus disease 2019 (COVID-19) outbreak, and we are acting to ensure the ongoing health of our customers and employees. We continue to monitor reports from the CDC and Department of Health organizations to keep abreast of updates and recommended actions.

We have taken several steps to ensure our employees have the resources they need to stay healthy and to stay home when needed including providing cleaning and personal hygiene materials, paid sick leave, and reinforcing common-sense hygiene and sanitation guidelines and practices in our branches.

We've made the decision to restrict business travel and we're testing our systems to ensure we can accommodate work-from-home measures for those of our staff who are not in a customer contact position. We remain confident and committed to serving you as this situation continues by keeping our offices open. That being said, we would encourage you to use our drive-ups and night depositories as well as calling, using our online banking at [FMCOMMUNITY.com](https://www.fmcommunity.com), or our [mobile banking app](#) (which is available for any mobile device) in order to minimize direct personal interaction.

If there is anything an F & M team member can do to help support you or your organization during this challenging situation, please do not hesitate to let us know. And as stated in the previous paragraph, we are always available to serve you via online banking at [fmcommunity.com](https://www.fmcommunity.com) or via our mobile app.

If you do need to contact us, please email us at [ContactUs@FMCOMMUNITY.com](mailto:ContactUs@FMCOMMUNITY.com) or call us at:

Preston	507.765.3823
Chatfield	507.867.1605
Rochester	507.258.7580

More importantly, we understand the toll the COVID-19 outbreak is having on you and others around the world, personally. We want you to know that as much as we are here to support your financial well-being, we are just as concerned about your personal well-being. Please be sure to take good care of yourselves and obtain medical advice if you begin to exhibit any signs of having contracted an infectious disease including COVID-19.

Sincerely,

Dan

Daniel M. Christianson  
CEO  
F & M Community Bank