March 18, 2020

Dear Valued F & M Customer:

As many other businesses have done, we are going to temporarily change how we are delivering our services. We have decided to do more to support social distancing and hopefully help minimize the transmission of the COVID-19 virus.

Effective Friday, March 20, 2020, and until further notice, all transactions which are typically done at the teller line will now be handled by using our drive-ups (available in Preston and Chatfield) or by using our night depositories (available at all offices). We will not be handling transactions face-to-face except in situations which require doing so and arrangements can be made to maintain proper social distancing. Any business which requires the handling of paperwork will require special arrangements and can be made with the lender or personal banker.

We're also available 24/7 by using our online banking at <u>FMCOMMUNITY.com</u>, or our <u>mobile</u> <u>banking app</u> (which is available for any mobile device). And you can contact us by email at <u>ContactUs@FMCOMMUNITY.com</u> or call us at:

Preston	507.765.3823
Chatfield	507.867.1605
Rochester	507.258.7580

For those of you who have business you need to do with F & M Insurance Services, you can contact them at <u>RRins@FMCOMMUNITY.com</u>, or call them at 507.765.3387.

We apologize for this inconvenience, but we want to do our part to help keep every one of you and every one of our employees healthy.

Be well and stay healthy.

Dan

Daniel M. Christianson CEO F & M Community Bank