

Our Continued Commitment to our Customers in light of COVID-19

We know how important your finances are to you, and as your financial partner, we want to do everything we can to continue the level of service you expect during this uncertainty regarding the coronavirus (COVID-19).

Our customers, employees and communities are the foundation for Farmers Bank and Trust. We continue to closely monitor the updating information relating to COVID-19. We are responding to these changes as rapidly as possible, and want you to be aware of how we are handling the COVID-19 and how we are keeping you safe.

How do I handle my banking needs if I am unable to come into my local branch?

- We have contingency plans in place that are designed to prevent any service disruptions due to an impact such as this. These plans include alternative options for our employees and customers in order to continue providing the level of service our customers expect.
- We have several products available to help in the instance you are not able to come into your local branch.
 - **Online Banking:** Visit www.farmersbankks.com to access your accounts online 24/7. View statements, make transfers and pay bills.
 - **Mobile Banking:** Download the FBT Mobile App from the app store to access your accounts 24/7.



Download from the App Store here.
Download from Google Play Here.

- **Mobile Deposit:** Deposit checks on your smart phone. Apply now at www.farmersbankks.com.
- **FBT MyCard:** For purchase alerts and card controls download FBT MyCard App



Download from the App Store here.
Download from Google Play Here.

- **Phone Bank Teller:** Call 800.850.8391 to check balances or transfer funds between your Farmers Bank accounts 24/7.
- **Customer Service:** 877-798-2411. Our staff will still be available by phone during banking hours.

What are we doing to keep our customers and employees safe?

- We have taken additional precautions in the cleaning of our workplace including more frequent disinfection of public areas.
- We continue to encourage employees to take extra precautions by enhancing hygiene habits, discouraging non-essential travel, and choosing phone and online communication over in-person meetings whenever possible.
- Please check with your local branch as lobby access may become unavailable if conditions warrant. Drive thru access and appointments will remain available to accommodate your financial needs.

We are following the guidance from the FDIC in their Regulatory Relief bulletin dated March 13th. We intend to work with our borrowers and customers who are especially vulnerable to the volatility in the current economic environment. If you are facing difficulties due to this constantly evolving situation, please reach out to your local branch. We understand the concerns that you are facing, and want to continue to be a financial partner you rely on throughout this time.

Our commitment to serving you is our top priority. We will continue to monitor these evolving circumstances and will update you on any changing developments as needed. To stay up-to-date on any changes, please continue to watch our website and Facebook pages.

For additional information about COVID-19, visit the Centers for Disease Control and Prevention at [cdc.gov](https://www.cdc.gov).