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www.fnnbbank.com



Dear FNNB Bank Customer:

I would like to start by wishing you a Happy New Year! I hope that this letter finds you doing well and staying healthy as we roll into 2021. The purpose of my letter today is to touch base with you about the Bank's status of operations and our lobby remaining closed at this time and will for the unseen future.

Throughout this pandemic the Bank has been able to maintain 100% functionality without any significant service interruptions. We have seen a substantial increase in our online banking, mobile app, and bank-by-phone services. Please remember we do have a night drop that allows for a safe way remit items to the Bank after hours. Our Customer Service staff is on-site during normal business hours and ready to help with phones or any issues you might encounter.

Our lobby remains closed at this time as it is the only way we can try to mitigate service interruption attributed to staffing issues. Several bank branches in the State of Iowa have had to close due to COVID19 issues. Operating with the lobby closed allows us to rotate staff in teams. This is the only way we can guarantee that we will be able to continue to serve you, our customers, daily without interruption.

We appreciate all your patience, and willingness to work with us through these unprecedented and strange times, in which we are all navigating. If you have any questions, please do not hesitate to reach out to our staff so that we can help. The Bank is allowing access by appointment for issues that cannot be resolved over the phone or through our drive-up facility.

I would also like to thank you for your business and continued support. We value the relationships with our customers and will continue to provide the best customer service we can moving forward. Happy New Year and we look forward to a time when we can open our lobby doors, provide coffee, and have conversations without concerns about affecting our ability to serve you.

With sincere thanks,

A handwritten signature in black ink, appearing to read "Rob Kahn".

Rob Kahn
President

