

**To our customers regarding Coronavirus (COVID-19)**  
**from CEO Gene Dikeman**

It would not be a surprise to many of our customers and business partners that the Plains State Bank has had in place a Disaster Recovery Policy, Business Continuity Policy and Pandemic Policy and associated procedures for many years. Those are reviewed by the Board of Directors annually. The bank itself is well capitalized and maintains a very solid level of liquidity to support our customers and their communities.

We want you to know that your health and safety is our priority just as many of you have prepared your families and businesses for possible sickness from the virus. We have engaged all our staff with training about the virus at all locations, we have formed a Pandemic Committee through our risk management at the bank and are in daily contact with our staff to monitor any illness that may present itself.

Our efforts are with you in mind to see that all your banking needs are met. We have a full range of digital banking needs through our internet banking, mobile applications including remote deposit capabilities with your mobile phone. Plains State Bank is very capable of meeting your needs from almost any location when you can't make it to the bank. Our staff is prepared to work with you remotely with full access to phones, emails and other business systems.

We have established cleaning protocols that cover areas you would be in contact with. Our prevention efforts are monitored and tracked daily. We are taking guidance from the CDC as to what we use to clean with and the frequency of the cleanings.

And of course, we're committed to taking care of our team. We started early on with guidance through our human resource department on taking steps to stay at home if they are sick and to travel only if it's business critical. Our board has approved enhanced sick leave policy for those employees who may become infected from the virus so that fear of not being able to work because of income loss will be substantially reduced.

As circumstances develop, we will make appropriate adjustments based on supporting health and service of our customers and employees. Be assured we have the people, tools and technology to remain focused on our priorities to serve our customers.