



A SPECIAL MESSAGE TO OUR BUSINESS OWNERS AND ENTREPRENEURS

We understand your inbox is being flooded by mass marketing emails from companies regarding the effects of COVID-19. This is a special message to you, the small business owners and entrepreneurs who have chosen to trust The First National Bank in Sioux Falls to be your financial partner.

Consistent with our FIRST Values and our mission of Building Successful Relationships, we will remain committed to you through these trying times.

The effects of COVID-19 are ever-evolving and conditions are changing daily. As of today, here is some information, guidance, and steps you can take if you are concerned about the impact on your business:

- Contact your banker! We want to be in communication with you to understand what questions and concerns you have. We're here to listen and help in any way we can. During this unprecedented time, we especially want to support you, your family and your business. We're here if you need help or guidance with your finances or just an ear to listen.
- Do your part to make wise decisions regarding the safety of the community and public health by reviewing the [CDC's Guidance for Businesses and Employers](#).
- Stay up-to-date with latest information on [SBA and federal aid](#). Governor Noem has applied for a disaster declaration for the state of South Dakota. Once the declaration is approved by the federal government, small businesses may apply for the SBA's [Economic Injury Disaster Loan Program](#), which provides loans to small businesses to help overcome the temporary loss of revenue they are experiencing as a result of COVID-19. If you are interested in applying for one of these loans, the SBA is recommending borrowers begin to prepare the required documentation in advance of the official declaration. You can do this through the following steps:
 - [Create an account](#) with the SBA. If you already have an account, review the application requirements [here](#) and work with your lender or local Small Business Development Center (SBDC) office to make sure your documentation is in place.
 - Once the official declaration is made, apply for an Economic Disaster Loan.
 - Monitor updates from the [State of South Dakota](#) for information on the economic disaster response to COVID-19.
- Until further notice, Bank lobbies will be closed and access given by appointments only. This is a great opportunity to optimize mobile banking solutions. Please use our mobile options when appropriate to conduct day-to-day transactions, and remember, our team is always just one call away.

Finally, we want to reassure you that The First National Bank in Sioux Falls is strong and has weathered difficult times since 1885. We remain committed to serving you and meeting your financial needs during this challenging time. Our FIRST Values guide us and will ensure that all of us will continue to grow our communities for generations to come.



Copyright © %%current_year_YYYY%%, All rights reserved.

Our mailing address is:
%%account_address%%

[Unsubscribe from all emails](#)

to avoid future contact from The First National Bank in Sioux Falls.
Your request will be honored within 5-7 business days. We do not buy or sell email addresses.