

Teammates,

Family is FIRST at FNB, and no one matters to us more than each of you. COVID-19 and the implications for each of you and our customers is something we take very seriously, and we want to keep you updated as to how we're approaching this issue.

Yesterday, Mayor TenHanken declared a state of emergency for the city of Sioux Falls in response to the spread of COVID-19 in our region. Additionally, Governor Kristi Noem signed a state of emergency requesting all South Dakota Schools to close starting next week. While these state of emergency declarations will disrupt our community, we are in full support of our government leaders, public health officials, and healthcare providers in their efforts to flatten the curve of COVID-19.

The First National Bank Pandemic Response Team has been monitoring COVID-19 and its potential impacts for all of you and our customers. That team is meeting and communicating real-time to stay at pace with this rapidly developing situation.

Your safety is our primary concern, and the Pandemic Response Team is working diligently to protect our teammates and customers. We intend to allow some of our teammates to work remotely with appropriate access to key systems so that we can ensure continued service to our customers. More updates will be coming this afternoon.

Pandemic situations like COVID-19 are not like other business continuation challenges because the duration and scale are much more difficult to predict. To reduce the spread of the virus, we are - suggesting the following [best practices](#):

- Maintain social distancing in all circumstances.
- Don't come to work if you or a loved one is ill.
- Hold meetings via telephone or video if you're in the building. Please see Mark Johns' Salesforce post from two days ago about how to do this.
- Regularly wash your hands, use hand sanitizer, and wipe down your phones and workspaces with antimicrobial wipes.

Our Employee Experience Team has created the attached Q&A to answer questions regarding teammate matters related to COVID-19. We will provide updates and share where to find those updates later today.

Please be advised that effective immediately, we are canceling all business travel except for inter-branch travel. We are discouraging inter-branch travel and in-person meetings unless absolutely necessary.

We are strongly discouraging any personal travel that brings you into close contact with individuals in a closed space (airplane, cruise ship, etc.) or puts you in contact with groups that could put you at risk for illness. Teammates choosing to travel for personal reasons may be quarantined for 14 days after travel.

We are committed to limiting the spread of illness among our work family. Please be vigilant, continue to communicate, and know that our Family – this community – comes first. Take care of your family and one another as we work through this situation together.

Chris