

It is Tuesday, and I am sending this message from my remote office, my kitchen table. I share co-working space my daughter, who is a good neighbor but could be more diligent about cleaning up the employee breakroom. While I love spending time with my daughter, I do not like working remotely, especially in a time like this. We all have to do what is best for one another, and that includes me. Like many of you, the entire Executive Team is working remotely on a rotating schedule to help keep all of us healthy. I will be back in the office next week, but I am only a phone call away if anyone would like to visit or ask me a question.

New information is coming at us quickly, and we will do our best to keep you informed as things change.

There are a number of ways we are supporting our customers during this difficult time:

- On March 13, we set up a blog on the website (<https://www.fnbsf.com/covid-19-updates/>) to give customers a central point for communication. There is a slider on the homepage with a direct link to that blog.
- On March 19, we sent out an email to all of our ag customers letting them know that we are here to support them and included Brian Gilbert's cell phone number if they wanted to talk.
- On March 20, we sent out an email to all Business Banking customers providing them with guidance and letting them know we are there to support them.
- We've also sent out emails to our entire customer base letting them know about the lobby closures and a message from Adam regarding the stock market fluctuation.
- We have set up Loan Modification Agreements for both business and ag customers allowing them to defer loan payments.
- We plan to send out a mailing this week to consumer loan customers letting them know that they may defer up to three monthly payments on their loan(s), and we may offer further deferments to help our customers through this difficult time.
- We also plan to email our mortgage customers this week asking them to reach out to us if they need to defer payment(s).

Teammate Spacing

We are continuing to move teammates to different locations and offices so we can ensure there is more than enough distance between them.

Time Reporting

As previously communicated, the expectation is teammates continue to work full-time to the greatest extent possible. If unable to contribute a full day's work, let your leader know what is possible. Alternate hours can be used to complete work; for example, if you are working remotely and have interruptions due to care being provided, discuss it with your manager to work outside the hours of the normal business day. Due to these extraordinary circumstances, put in your best effort, and you'll be paid for a full day until further notice.

Families First Coronavirus Response Act (FFCRA)

The FFCRA was signed into law on March 18, 2020, and becomes effective April 2, 2020. The law requires emergency two weeks paid sick leave for employees impacted by the Coronavirus. Our Employee Experience Team is working diligently to interpret the new law and implement processes as quickly as possible. Our Employee Experience Team will provide further FFCRA guidance shortly.

Essential Functions

Much of the essential work we do cannot be done from home. We have implemented several measures to protect teammates – including increased work spacing, more frequent and intense cleaning, and remote meetings. We appreciate your flexibility and understanding as we adjust to this fluid situation.

This is new territory for all of us. While we are far from business as usual, we are scrappy, and we will find creative solutions for each other and our customers.

Please be safe, and know that we will get through this together.

Chris Ekstrum
CEO and President