

A message to customers regarding COVID-19

Dear American National Customer,

As we continue to see new cases and developments surrounding the coronavirus disease (COVID-19), we feel it is important to communicate some actions we are taking as a bank to address it. Please be assured that we are taking necessary precautions to keep our offices and employees protected and to ensure your everyday banking functions are not disrupted.

Business Continuity Planning

We have reviewed the bank's Business Continuity Plan and have been meeting regularly to review our approach and implementation of the plan if the situation warrants it. This plan provides us with the framework and steps to continue to serve our customers and our community in the event of a widespread pandemic in our area.

Furthermore, our employees have been notified of the proper measures to keep themselves and our banking offices clean in order to prevent the spread of the virus, including but not limited to: washing hands often, sanitizing surfaces and work stations, and temporarily suspending coffee or refreshment stations. Like many organizations, we have also temporarily suspended company travel to large events and reminded everyone to stay home when they are sick.

Digital Banking Channels

While we are taking proper measures to keep our banking offices clean, we want to remind you of our digital banking capabilities. Many of our banking services can be performed from any location through online or mobile banking channels. It's a great time to consider these alternative services and we are happy to help you enroll if you are not currently set up.

Prevent Fraud - Use Reliable Sources

We will continue to monitor the impact of the coronavirus and take the proper precautions as things evolve. We reference information from reliable sources like the Center for Disease Control (CDC) https://www.cdc.gov among others. Please keep in mind that cyber-criminals use events like this to prey on others. Please stay diligent when you are online and be cautious of emails with links to sites from unknown or deceitful sources on this serious topic.

Thank you for your business and your support.

Dov. H.

Jeffrey V. Haley President & CEO American National Bank & Trust Company

Questions?

Please contact us or visit your local branch if we can answer any questions.

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