

## First Trust and Savings Bank Response to COVID19

At First Trust and Savings Bank, we are committed to supporting our communities through this difficult time as the novel coronavirus (COVID-19) pandemic continues to evolve. Our primary goal is to safeguard our employees and customers, while providing the best banking products and services during the COVID-19 Pandemic.

### How We Are Responding

First Trust and Savings Bank has been following its Disaster Recovery Plan that has been in place to respond to such an event. We want to assure you that our employees are committed to doing what it takes to continue to give quality banking services to our customers while cognizant of the health and safety of all. Some of the processes we have had in place are:

#### Before Opening

- Transitioned a significant portion of our staff to work remotely and when deemed safe and to each person's comfort-level, integrated them back to the offices.
- Avoided interoffice co-mingling of employees.
- Locked our lobbies and operated through drive-through locations, phone, ATM, mail, night deposit, and e-banking. The Calamus and Dixon offices closed since they have no drive-through; however, ATM, night deposit and bank by mail services were still available.
- Waived mobile deposit fees to encourage online banking services.
- Practiced social distancing with employees and customers.
- Provided hand sanitizer access to all employees and customers.
- Although not required, we have given each employee access to masks and gloves if they so choose.
- If employees or customers are not feeling well, they should stay home.
- Washing hands and practicing good hygiene.
- Notifying supervisors if employees have been exposed to or are showing symptoms of COVID-19.

#### After Opening: (In addition to the actions stated above)

- If customers are wearing a mask, they may be asked to remove it for identification purposes.
- Teller stations are equipped with teller shields.
- Provide social distancing reminders with posters in the lobby and marks on the floors.
- Our restroom will be closed to the public.
- Employees should clean their office spaces after each customer and teller counters cleaned each night.
- When appropriate, encourage customers to call ahead for documents to be prepared ahead to limit office time exposure.