



September 1, 2020

I would like to take this opportunity to thank our customers and our communities for your continued support throughout this challenging year.

During this pandemic, we've continued to evaluate our banking operations to protect the safety of our employees and customers. While we have had to limit lobby access at different times during 2020, we are pleased we have been able to meet our customer's banking needs during this challenging period. During the past couple of months we have been increasing lobby access at our branches, and we continue to accept appointments at all of our branches. As always, our Blue Button Bankers are here for you. For those customers that are still not comfortable with visiting a branch in person, we have all of our Electronic Banking options available 24/7. Most banking transactions can be done electronically. Let us know if we can help you get started.

FSB was fortunate to help over 400 local organizations including small businesses and nonprofit organizations through the Payment Protection Program. Through the extraordinary efforts of our lenders, we estimate that we were able to support over 4500 jobs in our communities with over \$34,000,000 in loans.

Farmers State Bank looks forward to supporting our customers and communities now and into the future. We are here to be *your* community bank and to make a difference every day.

Sincerely,

Joe Urbanski
President and CEO