



To our clients and friends:

Our highest priorities are the health and safety of our staff, our customers, and the well-being of the communities we serve. To that end, like many banks, we have activated our Pandemic Contingency Plan as a precautionary step in response to COVID-19. Our Plan follows guidance from the Centers for Disease Control and Prevention (CDC) and state and local public health authorities in the areas we serve. Invoking the plan ensures that we have the right level of resources and risk management devoted to your health and safety during this time of public health and economic stress. The goal of this effort is to make sure we have a dynamic and appropriate response to the risk caused from this virus. Unlike the common flu, there are enough unknowns that caution is warranted.

While not a comprehensive list, the Plan calls for:

1. Increased cleaning and sanitization efforts in our private locations while reinforcing healthy habits for our staff;
2. Keeping our products and services fully available to you;
3. Supporting our employees that are at-risk or have special needs;
4. Monitoring the financial markets and discussing options for customers to meet their changing financial needs;
5. Limiting business-related employee air travel until further notice and using teleconference capabilities instead;
6. Modifying, postponing or cancelling large meetings; and
7. Enhanced risk monitoring and management.

Here at Bank of Eastman and Magnolia State Bank our core values of being locally responsive, focusing on our faith and family, helping our customers meet their objectives, and providing world-class service have never been more critical than in today's environment. Our objectives are not only an exercise in limiting business disruption, but of leadership in a time of need. We are in this together, and if there is anything that we can do to assist you, please do not hesitate to contact us.

As always, thank you for the opportunity to serve you.

Best Regards,

Jolene J. Carroll
CEO/President

Banking with Tradition, Building for Tomorrow

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