



**FIRST NATIONAL BANK
AND TRUST COMPANY OF ARDMORE**

Ardmore • Broadway • Lone Grove • Madill • Marietta • Norman • Ringling • Sulphur • Velma

March 17, 2020

RE: 1NB Coronavirus Preparedness

Dear Client:

While we're in unprecedented times, our clients can rest assured that their money will remain safe and accessible even in the midst of the coronavirus outbreak in this country.

Since 2007, when the avian flu spread throughout the globe, federal banking regulators have directed financial institutions to include pandemic planning as part of their overall business continuity plans. Specifically, our plan provides for a preventive program, a documented strategy scaled to the stages of a pandemic outbreak, a comprehensive framework to ensure the continuance of critical operations, a testing program, and an oversight program to ensure the plan is reviewed and updated.

Even though our lobbies are currently open, we are uniquely prepared to deliver banking services while observing recommended social distance protocols with internet banking, mobile banking, tele-bank, drive-through facilities and ATMs for your convenience and safety.

Although coronavirus cases in our area are so far limited, we continue to monitor information from the Centers for Disease Control (CDC) and are reinforcing best health practices in offices and branches.

Sincerely,

Curtis Davidson, CEO

Clayton Lodes, President

First National Bank & Trust Company of Ardmore

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