

Dear Customer,

As the coronavirus (COVID-19) continues to gain media coverage and questions about preparation arise, we would like to assure you that the STATE BANK OF CHANDLER has a Business Continuity Plan for public health events such as this. We do not anticipate business disruption from the COVID-19 outbreak or from seasonal flu, which has been more prevalent in our area in the past. We will continue to monitor information from national, state and local government agencies, and determine our responses based on updates from the CDC and the Minnesota Department of Health. We have been reminding our employees about the important measures they can take to prevent the spread of any illness, including COVID-19.

In the event that COVID-19 becomes a local health emergency, the STATE BANK OF CHANDLER may begin implementing plans for more remote work and other “social distancing” methods, to slow the spread of the virus and to minimize any disruption in customer services. If the public health situation escalates we will communicate these plans as we implement them. In the meantime, please be assured that we are monitoring the situation closely. We encourage everyone to have reasonable supplies of consumables on hand in your home, listen to the medical professionals concerning preventative actions to take, and continue to practice thoughtful hygiene as in every flu season.

**Also: The U.S. Secret Service is warning consumers to beware of phishing schemes that exploit the Covid-19 outbreak. The fraudsters are sending emails, pretending to be officials from health organizations. They are convincing people to provide personal information and login credentials. Since fraudsters are opportunists, it is critical that our customers avoid giving out personal information online or by phone.**

Sincerely,

Lonnie E. Clark  
President & CEO  
State Bank of Chandler