

To our Valued Customers:

During this unprecedented situation regarding COVID-19, we wanted to take a moment and check-in with our valued customers. Our thoughts are with those impacted by this pandemic and we are thankful for all who are working hard to keep our communities safe. We want to assure you we are also working hard to provide the service and support you have come to expect with minimal disruption while keeping our customers and employees protected.

We are closely monitoring the situation at hand and we are following the recommendations of the CDC (Centers for Disease Control and Prevention) and MDH (Minnesota Department of Health). With that in mind, we had to temporarily close our bank lobby and split our teams up to minimize the chance they would all get sick at once. The State Bank of Chandler has had a large focus on providing customers with state-of-the-art online tools for our customers to use, and we continue to operate our drive-up banking, so this change should not affect any day-to-day operations or our ability to provide you with top-tier loan and deposit products.

With regard to loan applications and closings that require in-person involvement, we want to assure you we are being proactive in keeping individuals and families safe. We are available to meet in person by appointment. Please call in to make an appointment if needed.

Please review the list of precautions we are taking below, and help us by following the recommendations:

We ask that attendance to such appointments be limited to those who are required to sign.

The table, chairs and all surfaces in our conference room will be wiped down and disinfected before and after each meeting. Our conference room allows ample room between individuals as social distancing guidelines suggest.

Pens will be for singular use only and will not be reused here in the bank. You may take yours home.

Hand sanitizer is placed in the conference room for all to use.

If you or anyone coming in for the meeting has symptoms or is feeling unwell, we ask that you call us and reschedule to a time when you are feeling better.

We appreciate your continued support and loyalty to the State Bank of Chandler. We look forward to helping you with your banking needs now and into the future.

Sincerely,

Lonnie E. Clark, President

State Bank of Chandler