

March 17, 2020

These are unprecedented times as we all work to understand COVID-19 and take the necessary steps to safeguard ourselves, our families, our customers, and the communities where we live and work.

In an effort to prevent further community spread of COVID-19, First National Bank Minnesota will be closing the lobbies in each of our branch locations effective Wednesday, March 18th, until further notice. We will continue to do business through our drive-thrus. If you need to access your safe deposit box, or have a business transaction, deposit, or loan that requires assistance in the branch, bankers will be available by appointment by calling our branch locations. ATMs, night deposit, and our digital services will continue to be available 24/7.

If you haven't done so already, we encourage you to enroll in online and mobile banking by visiting our website at www.fnbmn.bank. Online and mobile banking give you easy access to your accounts and allows you to do your banking anytime, from anywhere. First National Bank Minnesota's online and mobile banking allow you to:

- Update your personal information to make sure we can stay in touch
- Access your accounts by checking your balance, viewing your account activity and transferring funds
- Pay your bills
- Locate our ATMs for cash withdrawals
- You can also use our mobile app to deposit checks by taking a picture of the front and back of your properly endorsed, physical check

In addition, you have the ability to apply for a mortgage through First National Bank Minnesota by going online at www.loaninmotion.com/c/fnbmn.

Thank you for trusting us with your banking needs. Please don't hesitate to contact us with questions or concerns.

Sincerely,

Mike Bresnahan President and CEO

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