



A message to our valued customers,

Like many of you, we have been closely monitoring the rapidly changing events related to the Coronavirus (COVID-19). Our team is responding to new information as it becomes available and we are actively preparing for all possible scenarios to protect our customers, staff, and the communities we serve.

First National Bank Minnesota is taking great care to sanitize our facilities and train our staff to follow best practices from the Centers for Disease Control (CDC) for health and hygiene including limiting interactions with people who are experiencing symptoms such as fever, cough, or shortness of breath.

We believe that banking is one of the core services needed during times like this, and we strongly recommend that you use our remote digital banking services that allow you to reduce your visits to a branch. We also encourage the use of electronic transactions whenever possible that can reduce or eliminate the handling of money and paper checks that could possibly carry the virus.

Our mobile and online services include:

- [Online Banking](#) to manage your accounts, transfer funds, and more.
- Our free [Mobile Banking App](#) that can be downloaded to your smartphone.
- [Mobile Deposit](#) from our Mobile App, to deposit paper checks from your smartphone.
- Paying your bills with [Online Bill Pay](#).
- [Zelle®](#) for sending money to family, friends and other trusted recipients.*
- Using your [Debit Card](#) whenever possible to pay for items rather than using cash.
- [Surcharge-free ATMs](#) that offer an easy way to get cash, and deposit bills and checks.
- [Remote Deposit Capture](#) for depositing business checks from your office.
- Our drive-through branches to promote social distancing.

Click on any of the links above to watch our videos to learn how to bank remotely and use electronic transactions.

We are working tirelessly to do whatever we can to protect our valued customers and employees. Feel free to call us at (800) 658-2353 or visit us online at www.fnbnm.bank if you have any questions about enrolling and using our online and mobile banking services, or to learn more about how we can help.

Warm Regards,

A handwritten signature in blue ink that reads "Mike Bresnahan".

Mike Bresnahan
President and CEO

Helpful Health Links:

[Centers for Disease Control](#)
[Minnesota Department of Health](#)

Disclosure statements:

*Must have a bank account in the U.S. to use Zelle.

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