Public Statement

Serving our customers is our highest priority. As concerns develop and evolve with COVID-19 (the novel coronavirus), we are closely monitoring the situation and its potential impact on our operations. Be assured, we have plans in place to continue serving our customers should the situation worsen. First National Bank maintains a robust business continuity program, including a pandemic plan.

As part of this program, staff from First National Bank are monitoring the situation daily and working through "what if" situations. This process helps us assess current conditions and the need to implement portions of our plans to assure our preparedness to meet the financial needs of our customers.

We are closely following the recommendations made by the public health authorities as well as taking additional measures specific to our First National Bank services. Our bank lobbies and drive-thrus are currently open to serve you. Although we love seeing our customers, we want to strongly encourage you to use the options listed below as an alternative to entering our lobbies. This is especially true if you are sick or if flu symptoms are starting to appear.

We encourage you to use the following options for your banking needs (all of these products are described in more detail on our website at www.fnbbanking.com under the electronic/online banking or mobile banking tabs):

FOSSTON DRIVE-THRU BAGLEY DRIVE-THRU and WALK UP WINDOW

ONLINE & MOBILE BANKING:

Log on from your computer, mobile/tablet browser or our mobile app – it's all just a few clicks away. And rest easy, our secure site keeps your financial information protected. Learn more about online banking.

- View account balances
- Review transactions and cleared checks
- Deposit checks with your phone
- Pay bills
- Transfer money online to/from your accounts at First National Bank. no checks, cash deposits, or bank visits required.

>>Get started: Contact us at (218) 694-6233 and download the First National Bank of Bagley app from your mobile app store.

ATM ACCESS

As a customer of First National Bank, you have access to drive-up ATMs in Fosston and Bagley, and ATMs across the United States.

NIGHT DEPOSITORY BOX

24 HOUR TELEPHONE BANKING

Manage your accounts through our automated telephone banking system. Check balances, transfer funds, and review transactions on all accounts.

>>Get started: To access telephone banking, call the number below and follow the prompts:

Bagley: (218) 694-6492 Fosston: (218) 435-1497

Thank you for your trust in First National Bank. As we move forward, serving our customers and keeping our employees safe, will continue to be at the forefront of every decision we make. Please stay healthy and safe.

Lester Liljedahl President/CEO