

CORONAVIRUS

Lobby Services at All FSB Offices by Appointment Only

Effective Monday, March 23rd, lobby services at all The First State Bank offices will be offered by appointment only. Please call your [nearest financial center](#) to make an appointment.

The Drive Thru is open at all offices during [normal drive-thru hours](#).

Banking Safely During the Coronavirus Pandemic

Our community's health, well-being, and security are among The First State Bank's highest priorities. We want to personally reassure you as one of our valued customers of the steps we are taking at our facilities and with our employees to continue providing you the safest and convenient banking options available as we navigate the COVID-19 Coronavirus pandemic.

First and foremost, be assured that The First State Bank is closely monitoring the evolving information related to COVID-19 from both the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO).

At this point, operations at all The First State Bank locations are continuing as usual, and branch hours remain unchanged. We will continue to monitor and follow guidelines from public health authorities, as well as our company safety plans, to ensure accessibility while protecting the well-being of everyone, and will advise if it becomes necessary to reduce hours, etc.

Here are the steps we are taking and some suggestions for you on what you can do to ensure the safest banking experience.

What we are doing:

- Encouraging sick employees to remain home,
- Washing hands frequently for 20 seconds or more,
- Increasing our cleaning, especially frequently touched surfaces like doors and counters,
- Using “in-elbow” or “tissue” precautions when sneezing due to allergies, and
- Practicing social distancing - maintaining a 6 feet distance between customers and employees.
- We will greet you with a warm hello and a smile, but we will refrain from shaking hands to avoid passing germs.

What you can do:

- Don't go out in public if you feel sick or have respiratory symptoms.
- Consider using our digital banking options - check them out online at www.fsb-wv.com or contact your local financial center for assistance.
- Get Online Banking (<https://www.fsb-wv.com/about/online-banking/>)
- Download the FSB Mobile Banking app (<https://www.fsb-wv.com/about/online-banking/mobile-banking/>)
- Try our Mobile Deposit – it's easy and convenient (<https://apps.apple.com/us/app/the-first-state-bank-wv/id1448541533>)
- Try telephone banking (<https://www.fsb-wv.com/about/online-banking/voice-banking/>)
- Use an ATM but apply hand sanitizer before and after use

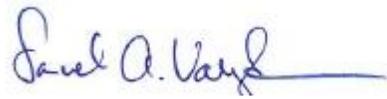
Be aware of increased fraud attempts during times like these. Protect against these attempts by:

- not trusting unfamiliar emails or ones that do not come from a trusted email provider
- never give personal information to anyone who may call you
- As a reminder, The First State Bank will **never call or email you** asking for personal information.

Our commitment is to keep you safe and informed of any changing operations or issues regarding your financial relationships with our bank. Please exercise extreme

caution during these times, keep up to date with the latest in the news, and know that we are doing the same to protect you.

Should you have any questions or concerns, please contact us via email banking@fsb-wv.com or give us a call at 304-736-5271.

A handwritten signature in blue ink, reading "Samuel A. Vallandingham". The signature is fluid and cursive, with a long horizontal stroke at the end.

Samuel A. Vallandingham
President