



First Bank of Highland Park

Dear Valued Client,

At First Bank, the health and well-being of our employees and clients are top priority. Given the evolving concerns around COVID-19, starting on Tuesday, March 17, 2020, we are temporarily suspending all services at our Skokie banking center, suspending lobby access in Northbrook and limiting lobby access in Highland Park. Drive thru services will remain available in Highland Park and Northbrook. Please call your banker before coming to the bank as there are many things we can do over the phone.

We have used our Business Continuity plan as well as recommendations from the appropriate government authorities as our guide when making this decision. These measures are temporary while the spread of the virus persists. We plan to resume full branch access on Tuesday March 31, 2020, subject to public health conditions at that time.

In the meantime, we continue to offer many remote banking options to meet your financial needs.

Online and Mobile Banking

We encourage you to manage your accounts using Online and Mobile Banking. These 24/7/365 services allow you to safely view transactions, check balances, make payments, deposit checks and more – right from the comfort of your home. If you are not currently enrolled in Online Banking you may visit our website at www.firstbankhp.com to get your account set up. You may also call a banker to assist you with the set up process.

Drive Thru and Night Deposit Box Services

Drive thru services remain available during regular hours at our Highland Park and Northbrook locations. If you don't have a vehicle, you are welcome to visit our walk up window at our Highland Park location. Customers may also continue to use the night drop boxes available at our Highland Park location.

ATMs

Our ATMs, located inside and outside of banking centers, are accessible 24/7/365. First Bank ATMs allow you to deposit cash and checks directly into your account.

Tele-banking

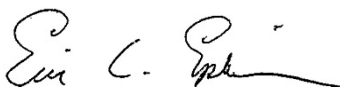
As always, you are welcome to utilize Tele-banking at 847-432-7800, Option #2. Please note, you may experience an extended wait time due to high call volume.

We're here for you

For over 65 years, we have dedicated ourselves to our clients and our surrounding neighbors. We remain steadfast in our support and will continue to be here for you. Please keep your contact information current so we can quickly contact you with updates.

We look forward to continuing to serve you and re-establishing full branch services once the need for social distancing diminishes.

Thank you for your understanding,



Eric Ephraim | President & COO