

Dear Valued Client,

Much like you, the Coronavirus (COVID-19) has our attention. The health and safety of our clients, our employees and our community is our primary concern for all of us at First Bank. We are doing everything possible to keep our employees and clients safe while delivering the best client experience possible.

What We're Doing

We're monitoring and following all guidance from the Centers for Disease Control (CDC) and the local health departments, including taking the steps necessary to reduce the threat of COVID-19 exposure to employees and clients.

In addition to the steps we've taken to protect the well-being of our people, we have been reviewing our business continuity plans to ensure our operations continue to run smoothly. This includes making sure we have contingencies in place to deal with any potential disruptions. We remain confident in our ability to deliver our products and services uninterrupted.

While our three offices remain open, we have an extensive cleaning procedure in place and have added additional cleanings throughout the day. Our employees are regularly washing their hands and using sanitizer. For our clients use, sanitizer has been placed throughout the bank. Additionally, desks are wiped down regularly, and candy bowls and pens have also been removed from communal areas. Unfortunately, we are also temporarily restricting the use of our "community rooms" to outside organizations.

We have been sharing regular updates with our employees and have reassured our employees that they will continue to be paid if they are unable, for any reason, to work due to the Coronavirus.

Steps You Can Take

Our commitment to outstanding service remains at the forefront of our efforts.

Our digital banking tools are designed to be easily accessed 24/7. This includes bill payment, depositing checks, reviewing account activity and balances, or transferring money. Our goal is to ensure you can conduct your transactions quickly and easily.

For personal banking, we also encourage you to use your debit card whenever possible. If you need to access cash, our ATMs are available 24/7. You may also send cash via text or email using our "person to person" payment system. More information about our digital products and services can be found on our website. https://www.firstbankhp.com/Zelle.aspx

Also, please make sure we have your current cell phone number and email address on file.

Our Mission

Despite the threat posed by COVID-19, your First Bank team remains committed to serving you and handling your banking needs. You are important to us. Together we will get through this situation.

Future Updates

All future updates will be communicated through our websites www.firstbankhp.com or www.firstbankchicago.com. Please check the websites regularly or contact your banker at 847-432-7800.

Sincerely,

Eric Ephraim | President & COO