

Dear F&M Customers:

F&M understands the significant impact that the coronavirus pandemic is having on us all. The uncertainty can be overwhelming.

At F&M, you find our lobbies are open and we are fully staffed. You are encouraged to utilize our digital platforms for your banking needs when possible but know that we are here and available to assist you with all of your banking needs.

For the health and safety of our employees and customers, we have implemented what seems to be the norm for Coronavirus guidelines:

- Please don't visit us if you are sick or experiencing any symptoms of COVID-19.
- Please wear a mask or proper face coverings at all times.
- Use hand sanitizer when you enter the building
- Maintain social distancing (6 feet of distance, no handshakes or physical contact)

Thank you for your cooperation in this important matter. Together, with everyone doing their part, we will get through this. We will learn from the experience and be stronger because of it.

Wishing you and your family much health, prosperity and happiness,

Sincerely,



Paul D Pieschel
President



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