



Dear Valued F&M Bank Client:

Many of the cities where F&M Bank has Branch Offices are now requiring residents to wear face coverings when in public. To enhance the safety of our Clients and employees and comply with local ordinances, effective immediately we would like to kindly ask that you wear a face covering when visiting our Branch Offices. All F&M Bank employees are also required to wear face masks.

As a reminder, all F&M Branch Offices remain open for business as usual. We have also implemented the following in-branch process changes in response to the COVID-19 pandemic:

- Requested that employees and Clients maintain a minimum of six (6) feet of distance between persons. Floor signage has been installed to assist.
- Enhanced daily cleaning procedures at all Branch Offices, including regularly sanitizing ATMs and disinfecting the zip tubes at the drive-up teller windows after each Client.
- Asked ill employees and Clients to stay home.
- Permitted only one person in the elevator at one time, as applicable.
- Continued to educate our employees on how to work safely.

We appreciate your understanding and thank you for taking steps to ensure the health and safety of the communities we serve.

As always, thank you for being an F&M Bank client.

Sincerely,

A handwritten signature in black ink that reads 'Daniel K. Walker'.

Daniel K. Walker
Chairman of the Board and CEO



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