

Dear Valued Customer:

During the last several days, the level of concern about the spread of the novel coronavirus (COVID-19) has increased dramatically. The school closings, the cancellation of sport contests, and the limitation of audience size for events have elevated our concern.

While there is no way to create a perfectly safe environment in which the virus is completely neutralized, at Forest Park Bank we have taken measures supported by the Center for Disease Control to lower the risk of exposure. These measures include increasing the frequency of sanitizing Lobby and common area surfaces and placing hand sanitizers in the Lobby and on Office Desks and Teller Stations.

We have asked our employees to stay home if they have flu symptoms or if they have visited places where the virus is especially active or who have been exposed to the virus in any situation. We respectfully ask you, our customer, to refrain from entering our buildings if you are ill or if you have sustained exposure to risk.

We encourage all customers to access their accounts from home 24/7 by using our online or mobile banking platforms. Using these digital services, you can conduct most of your banking business from the comfort and safety of your home. We also encourage ATM use and drive-up services instead of in-person services during the time the virus remains active.

We will continue to monitor the situation and will make adjustments as they are recommended by public health agencies.

**ADJUSTMENT: BEGINNING FRIDAY, MARCH 20, THE LOBBIES OF BOTH THE MADISON STREET BANK AND THE ROOSEVELT ROAD BANK WILL BE CLOSED EXCEPT TO CUSTOMERS WHO HAVE MADE APPOINTMENTS. DRIVE-UP SERVICES DURING NORMAL HOURS OF OPERATION WILL CONTINUE AT BOTH LOCATIONS.**

Additional information regarding our online and mobile services is available at [www.forestparkbank.com](http://www.forestparkbank.com) or you may call us at (708) 222-2800.

Thank you for your confidence in Forest Park Bank.

Sincerely,

Jerome R. Vainisi  
Chairman and CEO