



Dear Valued Customers and Friends,

At First Missouri State Bank the health of our customers, co-workers, and community remains our number one priority. With this in mind, we are closely monitoring and responding to the COVID-19 virus. We have regrettably phased into a "Limited Access Lobby" to help protect our customers, as well as our employee's well-being. All Banking functions are still available and we intend to stay staffed to meet our customer's needs. We apologize for any inconvenience this may cause, but we will get through this volatile situation together.

Deposit Customers: Let me personally assure you that your deposits are safe and FDIC Insured. First Missouri State Bank has a very solid financial footing and is poised to deal with this problem. Please let your health and your family's health be your only concern.

Loan Customers: Rest assured we have your back. We understand the economy is suffering because of the pandemic and we are working closely with all of our great customers to insure their needs are met. We are reaching out to the business' that have been most affected and will use all available tools we have to help them throughout these turbulent times.

Scammers (Be Aware): Please be aware of potential scammers trying to exploit this situation. Be careful online, on the phone, or in person. No legitimate agency of any kind should ask you for your personal information by phone.

Community Strong: We will get through this. Be assured, First Missouri State Bank will do everything in our power to assist our customers and this community as we go forward. Please be mindful of our elderly and higher risk people in our community. Please feel free to contact myself or any member of our staff with any of your financial concerns. (573) 785-6800 or visit our website www.firstmissouristatebank.com.

Sincerely,

A handwritten signature in dark ink that reads "Paul Tucker". The signature is fluid and cursive, written over a light blue horizontal line.

Paul Tucker
President\CEO