

May 14, 2020

First Bank of Pike will re-open our lobbies on Monday, May 18th to the public.

As we begin the re-opening process, we will ask anyone visiting with us to adhere to our re-opening guidelines. The safety of our staff and customers is our top priority.

- **We ask that anyone feeling sick or having a fever, please DO NOT enter our buildings.** You may utilize our online banking or drive-up services.
- We will not require customers visiting with us to wear a mask. However, for our older customers and anyone else who prefers to wear a mask, you are welcome to wear it inside.
- As you enter our buildings you will notice Social Distancing decals on the floors to help maintain a safe distance from others.
- We will limit the total number of customers inside at any given time. This number will vary between offices due to office layouts and space. During these times, we will have a 'greeter' at our entrances to monitor the flow.
- We have hand sanitizer dispensers at each entrance and ask that everyone entering use sanitizer prior to interacting with anyone.

We have added screening to our Teller Lines to better protect our employees. This will be a little different experience from the past and will create some challenges, but if we all work together, we can overcome those challenges. Our goal is to continue to provide each of our customers with an exceptional banking experience.

As with anything new, we may have additional guidelines that need to be included as we go forward. We will do our best to keep everyone informed. Our main goal is the safety of our Staff and Customers.

April 15, 2020

Economic Impact/Stimulus Payments:

To get the most current information regarding the economic stimulus payments, please visit <https://www.irs.gov/coronavirus/economic-impact-payment-information-center> for the latest information.

If you do not normally file a tax return, please visit <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here> for assistance.

First Bank of Pike will be crediting economic stimulus deposits to your bank account provided the account is open. Our ATM's will allow up to \$500 to be withdrawn with your ATM or Debit Card. There is no service charge when using your First Bank of Pike ATM or Debit Card and one of our bank owned ATM's.

First Bank of Pike will cash economic stimulus checks for our customers with an open account, proper identification and proper endorsement on the back of the check.

We have experienced a high volume of calls from customers with questions regarding economic stimulus deposits. Call wait times have been longer than usual. We appreciate your patients.

Earlier today, we had a disruption of service for our Online Banking and Mobile Banking App due to excessively high volumes of usage. Those services are being restored but you may still experience intermittent access issues. Our vendors are working to add additional capacity to handle the increased volume of activity.

Update: April 3, 2020

WE ARE OPEN. Banking is considered an essential service and First Bank of Pike will remain open as usual during our normal business hours. Our lobbies are closed for everyone's safety but our ATMs, Drive-up lanes and customer service representatives, and online/mobile services are open. If you have any questions, please give us a call at 770-884-5111

CARES ACT Paycheck Protection Program

You may be eligible for a loan under the Small Business Administration (SBA) new Paycheck Protection Program. This is a program to allow small businesses to access capital for payroll and some other overhead costs.

Financial institutions like ours and many others are still waiting on our approved registration and specific guidance from the SBA and U.S. Treasury. Some guidance was released late Thursday evening in the form of an interim Final rule but much clarity is still needed.

As a result of that, First Bank of Pike will not be accepting any SBA or Treasury Applications for this program at this time.

Update: March 25, 2020

Please be aware that there are several scams going around using email with malicious attachments. We would like to remind everyone to exercise additional caution regarding email content and attachments, including clicking links in emails, referring to the Covid-19 Pandemic emergency.

Protect your personal and financial information. Understand that some people may take advantage of COVID-19 by using fraudulent websites, phone calls, emails, and text messages claiming to offer "help" but may be trying to trick people into providing Social Security numbers, bank account numbers, and other valuable details. Do not divulge your bank or credit card numbers or other personal information over the phone unless you initiated the conversation with the other party and you know that it is a reputable organization. In addition, you should be cautious about online solicitations. Be on guard against imposters who contact

you claiming to be government employees or volunteers and who ask for personal financial information or money. Reject offers to cash a check for someone in exchange for a fee, even if the bank makes the funds available to you right away, as it may later turn out that the check was fraudulent.

If you have any such request, please give us a call and we will try to give you assistance.

Update: March 20, 2020

Frequently Asked Questions

Q: What will First Bank of Pike's hours be during this Pandemic?

A: First Bank of Pike has made no changes to our regular banking hours. On May 18, 2020, First Bank of Pike elected to close our lobbies to the general public as a precautionary action. We have all our drive-up lanes open and we have customer service staff available to help our customers.

Our regular hours are 9 am – 5 pm Monday, Tuesday, Wednesday and Thursday; 9 am – 6 pm Friday; and 9 am – 12 noon Saturday.

Any additional changes will be in conjunction with State and Federal authorities.

Q: Can I access my accounts with my Debit Card?

A: Yes. First Bank of Pike and its' network partners have processes in place to ensure that debit card transactions are processed without interruption throughout this time.

Q: How can I access my accounts?

A: First Bank of Pike offers free Online Banking services. If you currently have accounts with First Bank of Pike but have not registered for Online Banking, go to our web page, www.firstbankofpike.com, and click "enroll". Once you have enrolled and setup your account security, you should be able to view your accounts and utilize the online services available. If you do not see all of your accounts, please call a customer service representative and we will be glad to merge in additional accounts.

With Online Banking; you can view all accounts and transactions, view checks and deposits, transfer funds between accounts, make loan payments, free bill payments services, and more!

Once you have an Online Banking account, you can add our TouchBanking App to your phone or tablet and utilize our mobile banking product. This will allow you to make deposits from anywhere.

If you have any questions, please contact us at 770-884-5111 and a representative will be glad to help.

Q: Can I make an appointment to open a new account or access a safe deposit box?

A: Yes. If you would like to schedule an appointment, please call 770-884-5111 and one of our customer service representatives will assist you. Just let them know which office you would like to visit.

Q: Does the COVID-19 virus live on currency?

A: The World Health Organization (WHO) has reported that the virus can live on currency and other surfaces. Please refer to the Centers for Disease Control (CDC) for recommendations after handling currency. Please wash your hands and avoid contact with your face if you have handled currency.

First Bank of Pike has provided gloves for our staff for us when handling currency.

Q: Should I withdraw extra money?

A: No. We do not advise you to withdraw large amount of money. There should be no interruption with anyone's ability to withdraw funds, even in a quarantine ordered situation. Banking is an essential service and our services will be open and available.

Q: Will First Bank of Pike waive my overdraft fees?

A: First Bank of Pike has always strived to help our customers during times like this and will refund fees within reason. If you are impacted directly by the COVID-19 pandemic, please contact you account officer or one of our customer service representatives and will with work with you on a case by case basis.

Q: Will First Bank of Pike offer help with my scheduled loan payments?

A: First Bank of Pike will offer loan extensions up to 90 days for some consumer loan customers effected by the COVID-19 pandemic. Please contact your loan officer for more information.

For business loan customers effected by the COVID-19 pandemic, please contact your loan officer.

For all loan customers that are being impacted by COVID-19 pandemic due to layoffs, reduced hours, or loss of work due to illness or childcare, please contact your loan officer as soon as possible so that we can discuss options to help you during this time.

Update: March 18, 2020

Beginning today, First Bank of Pike will close its lobbies for in person transactions at all locations. Due to the rise of confirmed Coronavirus cases in our surrounding area, we have made this decision for the protection of our employees, their families, and our customers. Please be aware that we are OPEN. Our drive-thru lanes and customer service via phone will remain open during our regular business hours. Our ATM's and online/mobile banking will be available 24/7. If you should need to access a safety deposit box, open an account, or speak with a loan officer please call 770-884-5111 and schedule a lobby appointment! You may also go to our

website www.firstbankofpike.com and request an appointment through the Contact Us form as these are checked daily.

Please don't hesitate to call if you have a question and/or concern as we do know that this will be an adjustment for us all. We appreciate your business and hope that everyone stays safe!

Update: March 16, 2020

First Bank of Pike is committed to maintaining a high level of preparedness to meet the needs of our customers relevant to the public health emergency caused by the coronavirus (COVID-19). We want to assure you that our banking services are fully operational, and we do not anticipate any major business disruptions.

We have pandemic contingency plans in place for our business continuity and stand ready to serve as a reliable source of banking services for our customers. Our paramount concern is the safety and well-being of our employees, their families and out customers. We have taken proactive steps to help ensure the ongoing health of our employees at office locations, including educating them about prevention, providing them with hygiene-related precautions and requiring sick staff to remain at home. We have hand sanitizer at the entrances of all our offices, and regularly clean our public and work surfaces with disinfectant wipes.

We encourage our customers to utilize all the technology services that we offer. If you have issues enrolling in any of these services (available at www.firstbankofpike.com), please call one of our customer service representative and we will assist you. Please follow guidance available from the Centers for Disease Control (CDC) for best practices to prevent the spread of the coronavirus. This guidance can be found at www.cdc.gov/coronavirus/2019-nCoV/index.html.

Remember:

Clean your hands regularly

Cover your mouth if you cough or sneeze

Contain your germs...if you are sick, please stay home

Avoid close contact with people who are sick

Be respectful of the personal space of others

Be mindful of people who have underlying health conditions and the elderly may be high risk to contract the virus

Also, during this crisis event, please try support our local business as much as possible. By supporting local business, we will keep our community stronger. We should also follow the guidance provided by the CDC and State Health agencies and better navigate this event with minimal impact to our local community.

Sincerely,

John Barker III

President/CEO