



March 20, 2020

Dear Valued Customer,

We appreciate the trust you have placed in us to handle your financial needs and we recognize the role we play in providing an essential service to our communities. Along with a growing number of businesses across the nation, we have activated our pandemic plan in accordance with our standard business continuity practices, due to the spread of coronavirus. Our plan provides for the ongoing health and safety of our customers, employees, and community partners while ensuring seamless service operations, as well as compliance with governmental regulations and public health guidance. As a proactive, precautionary measure, we have implemented the following control measures designed to minimize the risk of impact to our services:

SERVICE CONTINUITY

It is out of an abundance of caution, and for the safety and well-being of Red River State Bank customers and associates, that all branch offices will temporarily ONLY offer Drive-Thru and Walk-Up Services to conduct in-person transactions starting on Monday, March 23, 2020. The bank is fully operational and ready to assist with customers' banking needs. Customers who have an appointment with a banker, or need to access their safe deposit box should call 218.456.2187 or 218.945.6171 to make an appointment. We encourage all of our customers to access their banking accounts from home 24/7 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 environment. If you need assistance with learning how to use any of our online or mobile banking services let us know. If you have any questions, please give our customer service center a call by dialing 218.456.2187 or 218.945.6171, or email: info@redriverbank.com.

ASSOCIATE SUPPORT

Our employees have been asked to stay home if they are feeling sick; all essential employees are able to work remotely on short notice to maintain our operations.

OFFICE HYGIENE

We have augmented daily cleaning procedures with the use of stronger disinfectant products on high touch surfaces focusing especially on the most frequented areas.

SUPPORT FOR AFFECTED CUSTOMERS

If you've been impacted by Covid-19 and need our support, please contact us at 218.456.2187 or 218.945.6171 to discuss your circumstances so that we can learn how to best assist you.

We continue to monitor this public health emergency and will be implementing additional measures to support our customers, employees, and communities as the needs arise. Thank you for your continued trust in Red River State Bank. We look forward to getting through this together and serving you for years to come.

Sincerely,

A handwritten signature in black ink, appearing to read 'Danielle Harless', is written over a white background.

Danielle Harless
Vice President/ITSO