

March 19, 2020

Re: Bank Lobby

To our Valued Bank Customers and Clients:

Due to the Historical Events that we have seen over the last several weeks concerning the Pandemic, our main goal is to provide a safe and healthy environment for you to conduct your banking needs. It is with your health in mind, Frontier State Bank has made the decision to implement our Pandemic Plan and close our lobby until Monday, March 30th. Our Drive-thru facility will remain open regular business hours and we will continue to provide all bank services to you. There will be no disruption in any services that we provide. We will have a full staff to open accounts, make loans, issue cashier checks and money orders, send wires, etc. All we would ask is for you to call and set an appointment with one of our team members.

We are all in this together. If you have any questions, please feel free to call us as we are ready and willing to help our customers get through these uncharted waters.

405-672-7831

Please keep you and your family safe. Thank you for being our customer.

Billie N. Haycraft Jr.

President

