



March 23, 2020

Thank you for choosing Ciera Bank for your financial service needs. We value your trust and your business. We are working diligently to serve you and walk with you through the current COVID-19 pandemic and well beyond.

Please know that as an independent community bank, you can count on us to understand and respond to your needs. At the same time, Ciera Bank is financially strong enough to weather this storm with you.

As we comply with all emergency declarations, we continue to provide resources to serve you:

- Drive-thru lanes at each of our eight facilities are open
- ATMs will remain available 24/7, and you can access your account at any ATM nationwide
- Online banking
- Mobile deposit
- Remote desktop capture services
- Accommodate lobby appointments upon your request

Ciera Bank has been serving our customers since 1890. During these seven generations, we and our customers have faced various challenges. Throughout each of those periods and as now, we've been a safe haven for your deposits and your banking needs. As we have faced challenges before, we will continue to do so with you and for you.

Because we are committed to serving you, we are vigilant to proactively monitor the situation. Should you have any questions, please do not hesitate to contact our Customer Service at 940-549-2040 or visit [www.cierabank.com](http://www.cierabank.com). Thank you.

A handwritten signature in blue ink that reads 'Charlie'.

Charlie Powell  
President & CEO