

**As many are aware, Alabama Governor Kay Ivey has implemented a phased approach to reopening the state for business. With the health and well-being of our employees, customers, and community top of mind, we have determined we plan to reopen our lobbies on Monday, June 1, 2020.**

**Below is the strategy for reopening our lobbies for the safety of all customers and employees.**

- All office locations will maintain amended operations (drive-thru only) through Friday, May 29, 2020 with access to safe deposit boxes and other services by appointment only.
- We plan to reopen our Fort Payne, Rainsville, and Ider lobbies on Monday, June 1, 2020, with normal business hours; however, the lobby will close at 4:00 pm on Fridays (drive thru will remain open).
- We will have an hour available prior to opening that we will deem our AT-RISK CUSTOMER HOUR. Any at-risk customer (elderly or customers with underlying at-risk conditions) who would feel more comfortable having access to the lobby prior to opening to the general public will be able to do so between 8:30-9:30 a.m. Please give us a call to schedule an appointment and we'll meet you at the door to allow you inside the bank to conduct your business.
- We want to honor our customer's desire to continue to shelter-in-place; therefore, we will continue to work with customers through remote means as much as practically possible. Call us at (256) 845-1077 or toll free at 1 (877) 845-9601 or email [customerservice@bankffb.com](mailto:customerservice@bankffb.com), and we'll do our best to accommodate needs remotely. Electronic banking options will continue to be an essential and recommended option for customers wishing to conduct their banking from a contact-free standpoint. Drive-thru banking will continue to be an effective alternative to face-to-face lobby interactions.

- Customers are allowed and encouraged to wear masks that safely cover the mouth and nose, but should be prepared to quickly and temporarily remove their face mask upon entry for security purposes. (We must be able to appropriately identify customers per applicable “Know your Customer Rules”).
- We want our customers to feel safe coming into our banking offices; therefore, we will ensure all customer points of contact across all locations are sanitized prior to opening and frequently throughout the day.
- We will implement social distancing while in our offices and lobby and ask that everyone observes the safe practices by remaining at least six feet apart. There will be signage in our lobbies and floors directing traffic in order to maintain appropriate social distancing. We will also have protective see through shields mounted in our teller windows and on desks to provide additional protection for both our customers and employees.
- All safety and sanitation protocols and requirements may be amended at any time, as warranted by guidance from the CDC and/or local health officials.
- Those that are ill should remain home. If a member of our team observes visible signs of illness or if someone refuses to comply with a request to remove their face mask, we reserve the right to ask them to use drive-thru services instead. We also reserve the right to check your temperature prior to entering our lobby to determine if you have fever and can refuse entry in order to protect and safeguard our employees and other customers.