



March 16, 2020

During this unprecedented time, The Farmers State Bank and Trust Company has decided for the benefit of our community, customers and employees, it will remain open but will move to drive-up only services and limit access to employees effective Tuesday, March 17th.

Please know, the Bank's Board and Management team are meeting on an ongoing basis to review suggestions on how to best prevent the spread of the COVID-19 virus. We are relying on information obtained from the WHO, CDC, Illinois Department of Public Health, Illinois Bankers Association, Morgan County Public Health, MCESDA, and partnering with other financial institutions to make the best decisions possible.

As social distancing has been encouraged, let us remind you of all the ways you can connect to all your banking needs.

Call the Bank at 217-479-4000 or toll-free at 1-877-372-8266 to conduct business over the phone during regular business hours or make appropriate arrangements to address your specific needs.

Email the Bank directly at websupport@fsbtco.com and your email will be forwarded to the appropriate department for follow-up. (Please do not email sensitive information.)

Bank electronically by visiting any of our ATMs for a quick balance inquiry or cash withdrawal. For surcharge free ATMs, check for locations at www.alphalinkalliance.com.

Access your accounts by calling 1-888-521-9067 anytime to use the Bank's Direct Line automated system to transfer money or check balances.

Apply for a loan online at www.fsbtco.com.

Visit the Bank's website at www.fsbtco.com to sign up for our free online banking, which includes optional access to Bill Payment and e-Statements.

Download the Bank's mobile app in your phone's app store. The app can give you access to your account balance, transfer funds, pay bills and make loan payments.

Be reminded to take extra precautions to keep your information safe by not clicking on links sent to you in text messages or emails. Do not give out any information if someone calls and asks for it. Feel free to call us at the Bank to help determine if something is a scam or fraud.

Please know, The Farmers State Bank and Trust Company employees will work with you to continue to provide products and services necessary to meet your financial goals. We appreciate your patience as we work together during these ever-evolving times.