



First Century Bank, N.A. is committed to ensuring that it provides quality financial services to our community while also ensuring the safety of its customers and its employees. The COVID-19 pandemic has caused escalating concerns around the country, and as a financial service organization, we are committed to continuing to provide our community with the high-quality service our customers have come to expect.

Minimize Client Impact

In the Commerce community, First Century operates one branch and adjacent drive-thru services. The Bank has activated its Pandemic Continuity Plan, which provides for initiatives and potential initiatives needed to ensure that the Bank continues to provide the services to our community. The basics of this plan have been implemented for weeks: ensuring we educate employees on handwashing frequently, ensuring frequent and deep cleaning throughout the bank, covering mouths for sneezes and coughs, and staying home when sick.

First Century has now implemented rotational staffing to ensure the risk of exposure within the Bank is mitigated. We are also cross training to ensure adequate staff to handle any staffing shortfalls which may occur due to illness.

We encourage our clients to use our Online Banking products, our telephone enabled products, our ATM locations and our drive-thru location. Please contact our First Call team at contactus@myfcbusa.com or telephone at 800-332-8231 to sign up for any of our online banking products, or telephone enabled access. Clients can pay bills, check balances, initiate transfers or wires as well as many other tasks through these tools. These vehicles for obtaining financial services, provide the greatest safety for our clients, while still permitting our staff to provide outstanding client service. With remote staff, please note that you may receive a return call from different phone number. (Always remember, our staff will never ask for your username and password.) We will also be waiving ATM fees for our clients who need to use non-FCB ATMs during this time. We will be waiving these foreign ATM fees through April, but will consider an extension should circumstances warrant this extension.

We will continue to communicate with our clients through our website at: www.myfcbusa.com or www.bankatfcb.com, and via email to customers currently enrolled in online banking. With the situation changing every day, the Bank is monitoring and will be making adjustments as needed.

If you have any questions, please feel free to reach us at contactus@myfcbusa.com or by telephone at 800-332-8231. We appreciate your faith and confidence in us to provide your financial service needs.

Sincerely,

A handwritten signature in black ink that reads 'William Blanton'.

William Blanton
Chief Executive Officer