



To our valued customers:

Like you, we at Citizens First Bank continue to monitor the rapidly evolving threat posed by the ongoing coronavirus (COVID-19) outbreak. We are committed to being responsive to the needs of our customers & employees as the situation evolves, and to supporting our community in a time of crisis.

## **RESTRICTED LOBBY ACCESS**

Effective at 1pm today, Tuesday, March 17<sup>th</sup>, ALL LOBBIES will be closed to public access until the risk of spread of the coronavirus subsides. We will remain fully staffed and open during our regular business hours; however, we feel it is most responsible to our employees and our community to limit face-to-face interactions at this time. We are dedicated to limiting exposure for our community.

Our drive-thru will remain open and available for expanded service during this period of time, & the night drop box continues to be available before and after hours. Exceptions will be made on a very limited case-by-case basis for customer access to the lobby. Please call the bank to make arrangements.

We encourage you to utilize our digital banking tools and other resources for self-service banking and 24/7 account access from anywhere. These tools include:

- Online Banking – You can access your accounts 24/7 with our online banking available at [www.GoCFB.bank](http://www.GoCFB.bank). View transactions, check balances, transfer funds, make loan payments, view statements, and more. If you haven't enrolled previously, please [enroll now](#).
- Online Bill Pay – Pay your bills 24/7 while on vacation, at the office, from home - anywhere you have access to the Internet.
- Mobile Check Deposit – Securely deposit your checks into your account remotely right from your smartphone, in seconds. Available in our CFB Mobile app. Learn more [here](#).
- Mobile Banking – All the same features of online banking, available on your smartphone in our CFB Mobile app. Download from the [Apple App Store](#) or [Google Play Store](#)

- PopMoney – Our secure online personal payment service that allows you to quickly & easily send, receive, or request money from others. Available through Bill Pay online or within the CFB Mobile app. Learn more [here](#).
- ATM Access – Get access to cash at any of our convenient locations in Clinton and Camanche. Find a location [here](#).

All of these tools and resources are free and easy to use and will allow you to continue to bank with Citizens First Bank from anywhere, anytime both during this unique time and also into the future.

## **LOCAL ECONOMIC IMPACT**

We understand that there may be instances where our customers find themselves facing financial difficulties as a result of the pandemic, including business shut downs, temporary layoffs, quarantining & social distancing, or unexpected medical bills. Citizens First Bank is here to help and we encourage any customers who may be impacted to reach out to discuss how we might be of assistance.

## **CORONAVIRUS SCAMS**

Finally, as is unfortunately the case in today's world, any time there are new social challenges and opportunity is presented for fraud to rise. Particularly with an ongoing health pandemic such as the coronavirus, the uncertainty and fear across the population currently leaves some of us more vulnerable to unscrupulous tactics. Please be aware of these schemes and discuss with anyone you feel may be vulnerable, particularly the elderly. Do not give out any information such as social security numbers, account numbers or any other personal information to someone you do not know or who has contacted you unexpectedly. If you feel you have had any information compromised or given out inadvertently, please contact us immediately at 563.243.6000 so we can work to safeguard your accounts.

In closing, we will continue to closely monitor the developments around the coronavirus outbreak and will continue to communicate any information regarding developments at our bank to maintain the high level of support you should expect from us. We hope and trust that you, your friends, your families, and your communities are safe and taking appropriate steps to support the health and welfare of all.

Please do not hesitate to reach out to us with any questions or concerns.

Kathryn A. Forrest  
President & CEO  
Citizens First Bank