

To our customers and friends of Stillman Bank:

As we all continue to monitor the effect of COVID-19, the health and well-being of our customers and employees is our top priority. With that said, today we have decided to expand our social distancing efforts to protect our employees, customers and the community at large. **Starting Thursday, March 19<sup>th</sup>, 2020, our lobbies will be limited access and switch to “by appointment only.”** However, all drive-ups will remain open and will be fully functional. If you’d like to make an appointment to meet with a banker, simply call and we will make appropriate arrangements with you.

It’s our commitment to provide you with the tools to manage your finances with ease, especially during times of stress or uncertainty. We encourage you to access your accounts remotely from home 24/7 with Stillman Online Banking at [www.stillmanbank.com](http://www.stillmanbank.com) or via our mobile app. We have made it easy to securely and safely conduct almost any transaction from wherever you are.

Digitally accessible services include:

- Transferring funds
- Making payments
- Depositing checks (*fee temporarily waived*)
- Checking balances & reviewing account history
- Paying bills
- Applying for loans
- And more

You can download the Stillman Bank Mobile Banking App through the [App Store®](#), [Google Play™](#), or Amazon. If you would like to sign up for Online Banking or our Mobile Banking App, please visit <https://www.stillmanbank.com/personal/online-banking/> or <https://www.stillmanbank.com/personal/mobile-banking/> or call 815-645-2266.

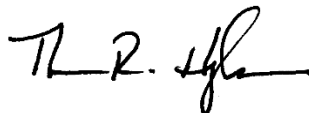
If you are personally impacted by COVID-19, we’re here to support you and help find solutions. Please contact us at any time at [support@stillmanbank.com](mailto:support@stillmanbank.com) or 815-645-2266 if you need to discuss your circumstances and options that may be available to you. To ensure that you and your family have the most up-to-date guidance and resources, please check [cdc.gov](http://cdc.gov) or your local health department website frequently.

We sincerely thank you for your patience and are confident that together we will find a way to get through this unprecedented and uncertain time.

Sincerely,



Martin C. Larson  
Chairman and CEO



Thomas R. Hughes  
President and COO