

March 23, 2020

Dear Valued Customer and Community:

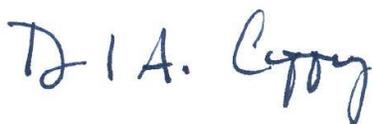
Today, Governor Eric Holcomb announced that Hoosier's should "Shelter-in-Place" effective March 23 through April 7. This is a position that we at Mutual Savings Bank support as we feel this step is necessary to help slow down the COVID-19 virus.

Financial Services have been identified as "Essential Services" and are exempt from this order. Therefore, at Mutual Savings Bank, we will continue to provide service to our customers via our branches that have drive-up facilities. Also, we will continue to meet with customers, after asking symptomatic health questions, via appointment if necessary. Our customers can access their accounts 24 hours a day by accessing their accounts through our online banking, mobile banking and our automated teller machines (ATM). All of this to say that we will continue offering safe banking for our customers during this time.

We are proud that we are a community bank in Johnson County. For 130 years we have shown our strength and stability as we provide and maintain access to your deposits and your loans. We are your neighbors and friends providing important services so you can focus on other concerns. Please note, we will be monitoring the health notifications and following all governmental directions to continue to do our part to slow down the virus. We are committed to maintaining a healthy, clean and safe work environment for our employees and you. Continued communications about our ongoing business hours and services will be shared in this manner going forward.

The community is pulling together to get through this difficult time. Mutual Savings Bank has the people and the resources that can answer your questions or provide you information. We encourage you to reach out to us if you feel we can be of assistance in any way. You can reach us today at 317-736-7151.

Sincerely,



David A. Coffey
President and CEO