



March 12, 2020

To our customers and local community:

As we focus on the safety and wellbeing of our entire staff, we want to make you aware that we are also focused on the wellbeing of our customers. We know that you count on us to be available when you need us. We have taken precautionary steps in response to the increasing concern of COVID-19. We are monitoring alerts and information from our local health officials. Additionally, we are reviewing and monitoring information from the Centers for Disease Control and Prevention (CDC). Our primary focus is to take appropriate steps and respond to the risks of the virus.

To make you aware, some of the steps we have taken so far are:

1. We are keeping our locations clean and sanitized. This includes the Automated Teller Machines.
2. We will keep our banking services available to you. You have access to your accounts 24/7 via our online banking and mobile applications.
3. We care about our employees and are supportive of our employees that may need special attention due to health concerns.
4. We are continually monitoring financial markets to support our customers.
5. We are not planning on holding large gatherings of our employees for meetings.
6. We are monitoring and will limit non-essential business travel as appropriate.
7. We will ask our employees to remain home if they are under the weather, until they are feeling well to serve your needs.

Please know that we value the relationship we have with each of our customers. Many of you and your families have banked with us for generations. We understand that in times of uncertainty, you may have questions or concerns.

For 130 years, Mutual Savings Bank has been a cornerstone of our community. In the best times and in times of uncertainty, we have been right here. Today, we stand ready to help you in any way. Feel free to contact us at 317-736-7151.

Sincerely,

A handwritten signature in black ink that reads "David A. Coffey". The signature is written in a cursive style with a large, stylized "D" and "C".

David A. Coffey
President and CEO