



November 18, 2020

To our customers and local community:

As I write this letter, my first thought is to hope that you are safe and healthy in this continued pandemic crisis. The purpose of this letter is to make you aware that we have an increased concern about the growing number of positive COVID-19 cases in our business area. As such, we feel it is the prudent decision to take actions to limit lobby access in our branch locations again. We feel this is best to take steps to protect our employees, customers and community. This will allow us to continue to provide you with safe and sound financial services. Effective Thursday, November 19, 2020 we will be taking action to restrict customer walk-in traffic in most of our lobbies.

We will continue to perform all teller transactions via our drive-up locations at our Franklin-Main Street, Nineveh and Trafalgar branch locations. Our Main Office branch and Otterbein branch do not have drive-up services and will remain closed. Our Greenwood branch will continue to remain open, accepting customers by appointment.

As we informed you back in March, our customers have access to their accounts via online banking, mobile banking and Automated Teller Machines. Essentially, you have access to your accounts 24 hours a day and 7 days a week. If you have questions about getting set up for these services, please reach out to your local branch staff. They stand ready to assist you in any way.

We will also be available to meet with our customers for other services via appointment. These appointments will be available for trust services, safe deposit box access, consumer loans, mortgage loans and commercial loans. Additionally, we understand that some of our customers may need assistance due to handicap accessibility concerns. Please contact your favorite office and the staff will assist with the best way to meet your appointment needs.

We have been serving this community for 130 years and are proud that our customers deposits are insured by the Federal Deposit Insurance Corporation. We continue to provide our services in good times and those times that are trying. We know this is one of the trying times and we plan to be here to meet your financial needs through to another good time period.

While we make this change in our lobby services, otherwise it is business as usual at Mutual Savings Bank. Please call us should you have any concerns or need our assistance.

Sincerely,

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

David A. Coffey
President and CEO