



A message to our customers,

Merchants and Planters Bank is proud to be your community bank. We appreciate your loyalty and support and we are here to return the favor in this time of uncertainty. If you or your business have been impacted by the COVID-19 outbreak, I encourage you to contact your local Merchants and Planters banker to discuss your situation. If you do not know who to contact, call your **local office** and a representative will assist you.

We have all been taking measures to keep us safe. Understandably, they have focused on our physical health, but I'd also remind you to take safety precautions when it comes to your personal accounts and information. Unfortunately, fraud attempts spike during times of crisis and we're already seeing this happen. Please take extra caution when you're online, responding to emails, or taking phone calls, especially if someone asks for your personal information. A legitimate business will never call and ask you for this. We have information regarding fraud attempts and actions to take here on our website.

I want to reinforce that, as a depositor of Merchants and Planters Bank, your deposits are safe. We earned our FDIC Certificate over 70 years ago, and since its inception in 1933, no depositor has ever lost a penny of FDIC insured funds. A bank that is FDIC insured is the safest place to keep your money.

Lately we've really been promoting our digital banking services as a convenient and safe way to conduct your banking. They are a great resource and any of our representatives will be happy to walk you through using them. I'm aware that these options aren't for everyone, so please don't hesitate to call us, tell us your need, and trust that we'll work together to determine the best way to meet it.

Even in these unprecedented times, I'm encouraged by the activism and support our communities are offering each other. You have rallied to support your small businesses, especially the industries that have been hit the hardest, like restaurants, hospitality, and non-food retail. You have organized efforts to provide groceries and supplies to people in need. You've been more than understanding when your bank asked you to conduct business at the drive-thru, even when that has sometimes meant a little longer wait. Thank you for doing such commendable things. Thank you for working together. That is what will get us through these difficult times.

Sincerely,

Jim S. Gowen, Jr.  
President and Chief Executive Officer  
Merchants and Planters Bank  
[jgowen@mandpbank.com](mailto:jgowen@mandpbank.com)