



To Our Valued Customers,

In coordination with state and federal agencies, First Federal is closely monitoring developments related to the health crisis of Coronavirus (COVID-19). We believe it is our responsibility to ensure the health and well-being of our customers and employees, while continuing to provide you with uninterrupted access to your money and financial services.

Health and safety is our top priority.

To minimize exposure and help prevent the spread of the virus, our branches will be open for Drive-Up Service Only beginning Wednesday, March 18th. Branch appointments are available by calling 228-762-4034. This change is a proactive measure to protect the well-being of our employees and customers. For your convenience, we are increasing the daily ATM withdrawal limit to accommodate any cash flow needs.

We are prepared and have a plan.

We have been financially strong for 65 years, exceeding regulatory standards. As a federally-insured financial institution, we have a well-developed contingency plan to maintain our operations, while withstanding economic and environmental challenges. We continue to monitor this situation and hold daily briefings with our team to address any concerns of yours and improve your ability to conduct daily banking business in a healthy environment.

Protect your identity.

We are committed to the security of your financial information and urge you to be cautious in sharing your personal information with unsolicited emails or calls. The Federal Trade Commission is asking you to be on alert for potential scams related to the Coronavirus. Visit the FTC website at <https://www.ftc.gov/> for the latest information.

We're not going anywhere.

You can email us 24/7 at info@firstwithus.com or call our office during normal business hours at 228-762-4034. Please stay up-to-date by visiting our website FirstWithUs.com and following us on Facebook. While circumstances continue to change, and we modify our operations as necessary, we thank you for your patience and cooperation. As new developments occur, be assured we are committed to taking care of our customers as well as our employees.

We sincerely thank our customers and employees for their ongoing support and loyal dedication during this challenging time.

Sincerely,
Weldon D. Perkins
President & CEO

For Branch Hours and Locations visit: <https://www.firstwithus.com/Branch-Locations>
For Online and Mobile Banking Registration visit: <https://www.firstwithus.com/Online-Services>
Through Online/Mobile Banking you can transfer funds between banks with TransferNOW,
pay your bills with BILLPAY and send money person-to-person with POPMoney.
If you need assistance with the services above, please call us toll-free 844-769-5305
or contact your local branch.

