

Commercial State Bank values the health and well-being of our customers and employees. Amid ongoing concerns about the Coronavirus (COVID-19), we are dedicated to ensuring that your banking needs are met while providing the safest environment possible.

First and foremost, we are open, and we will continue to operate throughout this ever-evolving situation. We have taken preventative measures internally, some of which are detailed below, and we are also offering service alternatives for those who might not wish to conduct business inside the bank.

ALTERNATE FORMS OF SERVICE

If you wish to reduce your exposure to other people but still want to transact business, our drive-thru will remain open at all three locations. Transactions such as deposits, cashier's checks, cash withdrawals, and loan payments can be made through the drive-thru. For other types of services (replacement debit cards, statement copies, signature card revisions, loan requests or loan renewals), please feel invited to call or email – a member of our team will be able to advise on how we can best accommodate your request.

Contact Numbers:

Commercial State Bank Palmer: 972-449-2283

Commercial State Bank Ferris: 972-544-3000

Commercial State Bank Wilmer: 972-525-3160

Drive-thru Locations:

• Palmer: 8045 N Interstate 45, Palmer, Texas 75152

Ferris: 200 S Interstate 45, Ferris, Texas 75125

Wilmer: 421 E Belt Line Road, Wilmer, Texas 75127

ONLINE AND MOBILE BANKING

With our online banking and CSB Palmer mobile app (available on Apple and Android devices), many banking tasks can now be performed electronically. If you haven't previously logged in, you can enroll today by visiting our website www.csbpalmer.com.

MAKING DEPOSITS

Check deposits can be submitted at any time via the CSB mobile app. If you've yet to use this feature and are interested in learning more, please contact your nearest branch. Deposits can also be made at each location utilizing our Night Drop.

PREVENTATIVE MEASURES

As a precaution for the safety of our customers and employees, we have implemented additional health and safety measures:

- Hand sanitizers have been purchased and placed throughout each banking center.
- Commonly touched surfaces (like door handles, drive-thru canisters, etc.) are being disinfected frequently.
- Employees have been advised that they are to stay home if they are sick or show any flu like symptoms.
- Employees are encouraged to wash hands often and maintain an ample "social distance" in order to reduce the spread of infection
- We are continually monitoring information published by the Centers for Disease Control and Prevention (CDC), in the event additional precautionary measures are needed, we have contingency plans in place that will enable us to continue operating.

Data security and privacy issues remain a concern during this time. CSB urges our customers to "click" cautiously when searching online for information regarding the COVID-19 (Coronavirus). Multiple antimalware and virus monitoring agencies have indicated the rise in fake Corona virus Information sites which contain malicious malware. Your personal information and online safety are our top priorities.

If you have any questions about how we can service your banking needs during this time, please contact any Commercial State Bank branch. Commercial State Bank encourages you to visit the CDC's website www.cdc.gov and review their recommendations for how we can all do our part to minimize the spread of the virus.

Thank you,

Chad R. Newsom President