

Dear American Bank Customer:

American Bank is continually monitoring the impact of COVID-19 (coronavirus). We are committed to the health and safety of our employees, customers and communities.

We have adjusted the way we do business to promote health and safety for our employees and for you, our valued customers. We will continue to have employees work remotely if their job allows. Many employees' jobs require them to be onsite at our offices, therefore we have instituted policies and practices that follow guidance from the CDC and local public health authorities.

Part of our plan to re-open our branch lobbies is to make sure we do it responsibly, therefore we have placed the following restrictions and limitations out of an abundance of caution for the health & safety.

- We opened our Chisholm & Biwabik lobbies on Monday, June 1st with the limitation of two customers in the branch at one time.
- Our remaining branches are scheduled to open on Monday, June 15, with the limitation of four customers in the branch at one time. Our Orr branch will open with the limitation of two customers in the branch at one time.
- We are recommending that customers wear a mask when meeting with employees directly and will be asked to remove the mask to be identified for all transactions.
- Hand sanitizing stations will be accessible for customers to use upon entering and leaving the building.
- Customers are asked to use the social distancing traffic flow signage and designated seating areas if waiting for an employee.
- We ask that you do not enter the bank if you have any symptoms of COVID-19, including a fever or cough; or have been exposed to, living with or caring for someone exhibiting these symptoms within the last 14 days.

As part of our plan to protect our employees and customers, American Bank employees will either wear masks or use protective germ shields when meeting with customers. We will continue with our routine cleaning and disinfecting of all hard surfaces and all high touch areas. Workstations will be disinfected by each employee after a customer visit.

We encourage customers to continue to use our drive-up windows for all of your transactions where available and our ATMs. Our lobby hours will remain the same and for our new drive thru hours please [click here](#).

If you prefer to stay at home and connect with us online, our full range of banking solutions including checking your balance, transferring funds, viewing transactions, depositing a check, making loan payments, and paying bills can be accessed 24/7 from our [online banking](#) and [mobile app](#). You can also call our 24 hr. [telephone banking](#) line at 1-877-888-6800 or 218-885-8734.

We welcome you back and look forward to seeing you soon. We appreciate your understanding and support. Please continue to stay safe and healthy, and we will do the same.

Sincerely,
Rob Marwick
CEO

Leading for life



American Bank
MEMBER FDIC

6/10/2020