

March 17, 2020



RE: COVID-19 (Coronavirus)

To our customers and friends,

In accordance with published federal, state and local health guidance, Nebraska State Bank & Trust Co. has taken certain measures to protect the well-being for our employees and our customers. NSB branches will be conducting banking operations as follows:

1. All NSB drive-ups will remain fully operational at normal drive-up business hours. However, NO branches will be receiving walk-in customers. Bank employees will be available to assist customers via phone. They can call their local branch or at the Main Branch (308-872-2466).
2. Saturday business hours at the Broken Bow East Branch have been discontinued until further notice.
3. Customers may be allowed into branches *by appointment only*. Customers should call their local branch or loan officer for an appointment before arrival. Out of respect for the well-being of all employees and customers, anyone entering Bank facilities will be asked questions regarding signs and symptoms of COVID-19, as well as have his/her temperature taken. Anyone with a fever of 100.4 degrees or over (per CDC guidelines) or is subject to a quarantine will not be allowed to enter.
4. The branch night drops are being checked multiple times during the day, so you will be able to make deposits or drop off paperwork in this manner.
5. It is important to note that customers' cash is safe and available. In addition to the drive up facilities, bank ATMs will be closely monitored and be stocked for customers' easy access to cash.

NSB will continue ALL other banking functions, including ACH and wire transfers and 24-hour access to mobile and online banking. Again, customers are welcome to call their local branch with any questions.

Customers can access account information online at www.nesb.bank.

Drive-up location information can be found at <https://www.nesb.bank/locations>.

Please continue to check our website for updates.

Sincerely,

Your Nebraska State Bank Team