

March 30, 2020

Dear Valued Customer,

At West Texas National Bank, we understand the essential role we play in the safety and well-being of our communities and daily lives of our employees and customers. WTNB is operating from a position of strength and we continue to be here for our customers as we have been for the past 116 years and counting.

Therefore, as part of our sustained commitment to protecting our employees, customers and community partners during the COVID-19 pandemic and doing our part to mitigate the spread of the virus, we are making temporary adjustments to how you bank with us at our branch locations.

The following modifications are in effect until further notice:

- All WTNB branches will be operating via our customer drive-up windows only. The majority of our branches include a drive-up option. For a list of WTNB branch locations, please visit: <https://wtnb.com/about-us/locations>.
- All branch lobbies will operate on an appointment basis only for transactions requiring lobby assistance such as accessing your Safe Deposit Box. If you would like to schedule an appointment to meet with our branch staff or are uncertain if you require lobby assistance for a particular transaction, please call our Customer Service Center at 1-877-493-7862.
- All ATMs will continue to be accessible at the branches with several offering cash deposits options. For a list of these, please visit: <https://wtnb.com/about-us/atm-locations>.

While we know this may change the way you typically bank with us, it does not change the level of exceptional customer service you will continue to receive every time you visit our branches.

Don't Forget our other Convenient Banking Options

In lieu of visiting a branch, we strongly encourage you to use our other convenient banking options available to you 24/7:

- Utilize WTNB's Online Banking system. To use or enroll in online banking, go https://web10.secureinternetbank.com/PBI_PBI1151/login/112304678.
- Use or download the WTNB Banking app to deposit checks, transfer funds, or set debit card controls, among many other features
- Visit one of our conveniently-located ATMs
- Call the WTNB *Bank By Phone* Automated Telephone Bank at 800-250-8880.
- Contact our Customer Service Center at 877-493-7862 weekdays from 8:00 a.m. to 5:00 p.m. CT.