

March 26, 2020

Durand State Bank has a **63-year history** of supporting our customers and communities. We want you to know that we continue to be here to support you during times of uncertainty.

Each of us have been surrounded by an incredible amount of information surrounding COVID-19 and the national emergency orders. **Durand State Bank** is considered an essential business. Although our lobby access is temporarily suspended during the 'Shelter at Home' order, our employees are available by email, phone, and by appointments to support your financial needs and/or safe deposit box access.

We thank you for your patience during this challenging time as our in-person access is limited. Despite this temporary change, we are here for you. We have many digital options to choose from online banking to mobile banking and digital payment services.

As there is no historical experience to consider, the impacts of this national emergency are unknown, yet expected to be far-reaching. **Durand State Bank** is here to help alleviate financial hardships you may experience as a result of the COVID-19 state and national orders, possible sickness and/or workplace changes. **Please reach out to us should you be experiencing financial difficulties.** Whether you need help enrolling in our electronic services or need to speak to someone about a loan payment, we can help develop a plan specific to your situation. Please call us at 815-248-2101 to speak to your banker. We are in this *together*, let **Durand State Bank** help make a difference.

Sincerely,
Kathy A. Sutherland
President & CEO
Durand State Bank