

## SB Financial Group CEO Letter to Clients and Communities – COVID-19

*Earlier today, we sent the following message to SB Financial Group's clients and communities to share our view of the world and our business during the current COVID-19 crisis.*

To our clients and communities:

We are experiencing unprecedented times in our world as a result of the known, unknown, and anticipated effects of the COVID-19 virus. The world and our nation continue to make provisions and adjustments to deal with these threats to our population and our economies. We are aligned with this mission, and our hope is that we confront these perils and potential risks head on, becoming stronger as a result.

The spread of COVID-19 continues to affect the financial services industry as well. Our clients and communities rely on our services and financial resources, especially those that will enable all our stakeholders to identify a viable path forward. To this end, we at State Bank have taken measures to not only ensure we provide adequate liquidity to our clients but do so in a responsible manner.

The health and well-being of our employees, customers, and community remains our highest priority. In that spirit, we have made the decision to serve clients' traditional transactions through our existing drive-thru locations only, thus limiting the risk of face-to-face interactions. And certainly, if you or your family members are displaying any symptoms, please refrain from visiting us in person at this time and instead remain at home until you are healthy.

Along with each of our 20 offices' drive-thru lanes and ATMs, we are also here to serve you over the phone and through our digital banking tools:

- **Online Banking and Mobile Banking** - Access your accounts 24/7 using Online Banking at [YourStateBank.com](http://YourStateBank.com) and our [Mobile Banking](#) app with check deposit.
- **24/7 ATM Network** – [Find an ATM near you.](#)
- **Apply Online** – Open a [new account](#) or submit a [mortgage loan](#) or [consumer loan](#) application online.

Providing uninterrupted access to our services and required liquidity remain our key mission. Likewise, should you need to meet with our professional staff, we stand ready to meet with you at your office or ours, by appointment. We will provide further updates as needed through our website and social media platforms.

Clearly, the markets in which we serve have been challenged, but we do not want your confidence in our relationships to be compromised. We pledge to our clients and our communities to do whatever it takes to continue to earn your trust and confidence to move ahead together as partners.

We'll continue to closely monitor the situation and be prepared to take additional measures if those needs arise. For additional information about COVID-19, get the latest report from the CDC or your local health department website. We appreciate your support and wish you and your families continued health.

Thank you for your continued trust and flexibility as we remain ready to serve you and our community.

Best Regards,

A handwritten signature in black ink, appearing to read "Mark Klein". The signature is fluid and cursive, with the first name "Mark" being more prominent than the last name "Klein".

Mark Klein  
President and CEO  
State Bank  
SB Financial Group, Inc.