



To Our Customers,

While the circumstances of the past few weeks are unprecedented, we want you to know that Sterling Bank is committed to serving your needs, even during times of uncertainty. We've been helping our friends and neighbors achieve financial success since 1885, and plan on doing the same during these challenging times.

Our top priority remains the safety of our customers, employees and communities. Following federal, state and local directives involving the COVID-19 virus, effective March 18, 2020, we have temporarily restricted lobby access at all locations. We will continue to evaluate the situation and reopen our lobbies based upon recommendations by government authorities. While there may be some temporary disruption to our normal routines, we are committed to providing you access to all essential banking services.

**Please Note the Following:**

- We will continue to offer drive-thru and walk-up services during regular hours. In addition, our night deposit boxes remain available.
- We encourage customers to utilize mobile or online banking whenever possible to transfer funds, pay bills, make deposits or view a statement. Telephone banking is also available 24 hours a day to obtain balances and transfer funds internally.
- ATMs are available at our Barron, Rice Lake, and Luck locations.
- Customers can still access lobbies (by appointment) for personal and business banking needs, such as loans, safe deposit box access, and opening deposit accounts.
- No vendor access is allowed, unless required to deliver supplies or fix equipment.

**In response to the COVID-19 outbreak, we are undertaking the following safety protocols:**

- All ATM keypads are sanitized daily
- All night depository surfaces are sanitized daily
- All check writing stands, and teller transaction areas are sanitized throughout the day

**PROTECT YOURSELF:** We recommend you diligently follow all personal hand-washing and social distancing guidelines. We also suggest you be extremely careful with any suspicious emails, phone calls or text messages related to COVID-19. Unfortunately, criminals often attempt during trying times to trick people into sharing personal information (such as usernames and passwords or to donate funds to fraudulent organizations). If you receive a suspicious request of any sort, do not respond, click on any links, or open attachments. We suggest that you verify the authenticity of any website before making a purchase or donation.

We wish you and your loved ones good-health and thank you for the trust you have placed in us.

Sincerely,  
Dick Boening  
Chief Executive Officer