

# IT'S GOOD TO KNOW...

In unprecedented circumstances and uncertain times, we at Shelby State Bank want to share some information with you that should provide some certainty about one of the most vital things in your life – your hard-earned money.

Please know that Shelby State Bank appreciates the relationship we have with you and we are rapidly adapting to this environment to serve you in the best possible manner.

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**At times of uncertainty, one thing you can always count on is the safety of your money at a bank.**

- When you deposit your money at a bank, you get the comfort of knowing that your funds are secure and insured by the government.
- You don't have the same level of protection when your money is outside the banking system.
- Uncertain times are exactly when you want the certainty and dependability of a bank.

**Shelby State Bank has plans in place to handle a range of emergencies so our customers' funds remain protected and accessible.**

- Every bank in the country is required by law to have disaster recovery and business continuity plans in place with multiple backup systems.
- Shelby State Bank's federal regulator, Federal Deposit Insurance Corporation, regularly examines the bank to make sure we have detailed, tested disaster recovery procedures and business resumption plans.
- The safest place for your money is in the bank. It is FDIC-insured and accessible, thanks to bank technology that allows you to pay bills, make deposits and send payments from anywhere, anytime.

**Banks have a proven record of effective emergency preparedness and disaster recovery.**

- Throughout history, U.S. banks have been prepared for and responded to recessions, natural disasters – including pandemics – and other business disruptions.
- When faced with natural disasters and unexpected events, banks have a proven record of operating smoothly, protecting customers' deposits and providing continued access to their funds.
- Lessons learned from previous health threats – including the avian flu, SARS and Ebola – have strengthened the banking industry's ability to prepare for and minimize the disruption due to a pandemic.

**Banks are there for their customers in good times and bad.**

- We encourage our customers to reach out to us to let us know if they have been affected by the coronavirus.
- We are happy to discuss with them a range of assistance options depending on their circumstances.
- That help can include having certain fees or loans modified, or simply instructing a customer on how to use our online banking tools.

**SSB | Shelby State Bank**

*Where Banking is Still a People Business!*

[www.shelbybank.com](http://www.shelbybank.com)

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