



Peoples Federal SAVINGS AND LOAN ASSOCIATION

MAIN OFFICE

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P.O. BOX 727
SIDNEY, OH 45365-0727
TEL. (937) 492-6129
FAX (937) 498-4554

WAL-MART OFFICE

P.O. BOX 727
SIDNEY, OH 45365-0727
TEL. (937) 492-2344
FAX (937) 492-2623

ANNA OFFICE

403 S. PIKE STREET
P.O. BOX 168
ANNA, OH 45302-0168
TEL. (937) 394-2265
FAX (937) 394-2100

JACKSON CENTER OFFICE

115 E. PIKE STREET
P.O. BOX 278
JACKSON CENTER, OH 45334-0278
TEL. (937) 596-5500
FAX (937) 596-5520

Dear Customer,

Peoples Federal Savings and Loan Association continues to monitor the evolving coronavirus situation throughout the United States and our communities. We remain focused on providing your financial needs, while doing all we can to protect you and our employees' safety during this public health concern.

We simply do not know the full impact this virus may have on our communities; but we are committed to taking the steps necessary to minimize any service disruptions to our customers. Please be assured that we have plans in place that address health concerns, and we are reviewing contingency plans that could be put into place so that we can continue to service your financial needs. These possible plans might include activating "drive-through only" offices or closing branches temporarily to reduce the spread of the virus. Such measures will be activated ONLY if the need arises. Our hope is that this situation will have a minimal effect on the service you have come to expect from us.

We will continue to follow the recommendations from the Center for Disease Control (CDC), as well as state and local health officials. Employees have been educated in proper hand washing procedures, sanitation practices and the importance of staying home if they are feeling ill. We are also doing our best to have a regular supply of hand sanitizer available for customer and employee use.

Peoples Federal encourages customers to use the online and mobile banking tools available. You have the ability to access your accounts securely, at any time of day or night, to check balances, transfer funds, make payments and deposit most checks. And using our MasterCard debit cards with Card Valet is a secure and healthier alternative to using cash to make purchases. To learn more about digital banking services, please visit us at peoplesfederalsandl.com, or feel free to call any of our offices.

Finally, we are reminding customers to be cautious of texts, emails and phone calls about the coronavirus. Whenever there is a situation like the one we are experiencing, fraudsters are always trying to take advantage of innocent people. Visit the Federal Trade Commission's website to learn more about current coronavirus scams.

We at Peoples Federal are committed to providing your financial needs in a safe and secure environment. As always, we thank you for your business and for your cooperation at this important time.

Sincerely,

Debra Geuy, President and CEO



Member
FDIC