

TO OUR VALUED CUSTOMERS,

We realize you may have many questions, and we will attempt to answer them by phone, by appointment, or at the drive-up window whenever possible. Please be patient. We, just like you, are going through previously unexperienced events. We must work together to get through this crisis.

First Northern Bank and Trust Co. is one of the most well capitalized banks in the country and is as safe a depository of your funds as can be found. We are considered a “life sustaining” business and are required to remain open. We have a well-developed business continuity plan.

We are aware the current pandemic is creating a dynamic and challenging economic horizon. We want you to know that First Northern Bank and Trust Co. is prepared to help you. Your health should be your top priority, rest assured we will help you with all of your financial needs. We have posted directions to safely conduct your banking needs at each office of First Northern Bank and Trust Co. If your income has been disrupted due to the current COVID-19 outbreak, our lending professionals may be able to custom-tailor a package to meet your needs. Having said that, if you are still able to make your payments, you are strongly advised to do so, since altering or skipping payments could result in additional interest expense over the life of your loan.

In regard to general banking, loans, and credit, FNBT offerings may include:

- Waiving overdraft fees
- Waiving early withdrawal penalties on CDs
- Waiving restrictions on checks that qualify
- Easing of credit terms on new loans
- Waiving or reducing late fees
- Offering payment accommodations, such as allowing customers to defer or skip payments, pay interest only, or extend due dates on payments

Please keep in mind, the listing above represents the tools we have available. Not all tools will apply to all customers and some customers may not qualify for any of these tools, but we will offer options to help you through the financial aspects of this crisis to the best of our ability. We will have Officers available by appointment to meet and review your needs. Please contact your Loan Originator or Branch Manager to be directed to the appropriate team to handle your needs.



**FIRST NORTHERN
BANK AND TRUST CO.**

1stnorthernbank.com • Member FDIC

1-800-344-2274



Locations: Palmerton (610) 826-2239, (800) 344-2274
Gilbert (610) 681-4671, **Sciota** (570) 992-5555
Tannersville (570) 629-2600, **Blakeslee** (570) 646-8000
Mt. Bethel (570) 897-7000, **Egypt** (610) 261-0300
Bath (610) 837-7100, **Northampton** (610) 261-9464
Stroudsburg (570) 517-7190, **Wind Gap** (610) 863-5400