



March 12, 2020

To our valued customers:

We understand Bankers' Bank of Kansas is a critical partner for many of our banks. With that in mind we are writing to inform you of what we are doing in response to the Coronavirus. Our highest priorities include the health and safety of our employees and ensuring we remain able to provide essential services with minimal business disruption.

Some of our activities include:

- Monitoring guidance from the CDC, local health agencies, and other sources
- Communicating regularly with our employees and reinforcing healthy habits
- Activating our Pandemic Plan, which includes a remote work environment, if necessary
- Evaluation of our travel schedules and limiting to essential travel

To help us provide the best experience possible, we ask that you review your list of employees authorized to conduct transactions with BBOK (wire transfers, fed fund adjustments, pledging, bonds, etc.) as part of your pandemic preparations. In the event you need alternate authorizations, please make the necessary adjustments in ABIL. If you have questions about additional or alternate authorizations, call us at 316.681.2265 or 1.800.999.5725

We are committed to monitoring the situation closely and providing our employees and our customers regular updates as necessary. Any urgent or important messages will be posted on our website at www.bbok.com and in ABIL.

Thank you for your continued support. Please do not hesitate to contact us if you have any concerns or questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Calvin J. Coady".

Calvin J. Coady
President/CEO