



March 18, 2020

Dear OakStar Family,

I would like to take a moment to share with you our role to “SERVE” our communities and navigate through the COVID-19 virus. The world, our country and the communities we serve all share in dealing with the impact of this virus. Our hearts go out to all who have been affected by the outbreak of the coronavirus.

In the last few days, things have changed in the United States that have and will affect the local communities we serve. As a community bank, our responsibility to SERVE our team, customers, and communities is a duty we take seriously and embrace with passion. Our Mission and Vision are built around the Core Values of Servant Leadership. Our priority is to deliver our services to you and your communities in a safe and meaningful way...to that we are committed!

In the communities we SERVE, we pledge to stay vigilant to the direction that is coming from the federal health officials... but to also be aware of what is happening in our local communities, especially with needs of our schools, churches, hospitals, local gatherings, and businesses. As a bank, we are also monitoring changes which affect rates and money supply, and always ensuring that our institution stays strong and responsive to the needs of our customers.

In our facilities, it is our pledge to maintain an environment where our team, their families, and our customers feel safe. To that regard, we will continue to enhance the cleaning of all surfaces in which our customers come in contact with. We will ensure that hand sanitizers are available. We will make sure that our team follow health guidelines as they interface with our customers. If you choose to bank remotely, we pledge to continue to provide you with a vast array of remote banking services, which include drive-thru banking, ATMs, mobile banking, telephone banking, and on-line banking solutions.

Our banking team represent the finest group of professionals. It is our pledge to continue with our best practice of having our team stay home, or work from home, if they demonstrate any type of flu-like symptoms. As we may face school closings that will affect our team's work schedule, our Bank Presidents will work with our team to help support their needs and maintain the service level you expect from OakStar. We will do this through the lens of our Mission, Vision, and Core Values and balance our decisions using vigilance and courage and the latest science-based information. We pledge to adhere to the service standards of the Federal Reserve System.

To you, our customers and friends, we assure you that OakStar is a well-capitalized bank and have always maintained a strong market presence. Our company is debt-free, and our growth over the last ten years, even during some difficult economic times, has tested and proven strong to our abilities to be both well-managed and responsive to the market and the communities we serve. Together, we will continue this same approach as we jointly address the impact of the COVID-19.

Please feel free to reach out to our Bank Presidents, our Management Team or even myself, if you have any specific questions. Our thoughts and prayers are with all who have been affected by this virus. We appreciate and thank you for your faith and support of OakStar Bank.



President, CEO
Randy Johnson