

Dear Customers,

We want to take this opportunity to share with you what we are doing to reduce the risks for you, our vendors and our employees in relation to Coronavirus (COVID-19). American First National Bank (AFNB) continues to actively and effectively manage our businesses in response to COVID-19 with the objective to ensure that our business is fully operational and to keep our employees, customers and vendors safe. We are closely monitoring the ongoing situation surrounding COVID-19 and continue to follow guidance from the World Health Organization (WHO), the Center for Disease Control and Prevention (CDC), regional, state, and local authorities.

To provide a healthy and safe working environment and do our part to prevent the spread of COVID-19, AFNB has instituted global and regional travel restrictions and related quarantine requirements for our employees traveling overseas. Our business continuity and emergency preparedness plan is in place and we will continue to closely monitor the situation and work diligently to ensure that we are kept aware of any possible delays or disruptions which may impact our operations.

We are ready to work with our customers to help them pass this difficult time and will continue to our efforts to keep the bank under healthy and safe conditions.

Henry Wu

Chairman of the Board