

Dear Woodland Bank Customer,

I am writing to you regarding COVID-19 virus and the impact that it may have on our customers, employees and communities. I want to assure you that we place utmost importance on providing a safe environment while also protecting and servicing our customer's needs. We have already taken many steps to ensure a safe workplace and are developing strategies to ensure we meet the lending needs of all our customers. We have had a Pandemic plan in place for many years and are now utilizing it to help us through this current crisis. I want to personally assure you that the Bank has never been in a stronger financial position and remains very well capitalized. We are ready and willing to assist and guide you through this current situation.

We are closely following the recommendations made by the public health authorities as well as taking additional measures specific to our Woodland Bank services. Although we love seeing our customers, we want to remind you that you have many options to do your banking from home, without coming into our physical branches. They Include:

ONLINE BANKING

Log on from your computer or mobile/tablet browser — it's all just a few clicks away. And rest easy, our secure site keeps your financial information protected. <u>Learn more about</u> online banking.

- View account balances
- Make loan payments
- View images of checks and deposit slips
- Use Bill Pay to save money and save time
- Transfer money online to/from your accounts at Woodland Bank or other financial institutions for free - no checks, cash deposits or bank visits required

>>Get started: Enroll now – you'll need your account number, social security number and email address.



MOBILE BANKING

The Woodland Bank Mobile App allows you to easily access your online accounts from your mobile phone. <u>Learn more about mobile banking</u>.

- View account balances
- Review transactions and cleared checks
- Process transfers
- Deposit Checks

>>Get started: Simply download the Woodland Bank Mobile Banking app for your iPhone or Android device. Or, go to https://woodlandbank.secure-mobilebanking.com from any internet-enabled phone or tablet. Use your current online banking credentials to log in and get started.

ATM ACCESS

As a customer of Woodland Bank, you have access to thousands of surcharge-free ATMs in the United States, including our four locations. <u>Find a participating ATM</u> nearest to you.

24-HOUR TELEPHONE BANKING

Manage your accounts through our automated telephone banking system. Check balances, transfer funds, pay loans, and review transactions on all accounts. <u>Learn more</u>.

>>Get started: To access telephone banking, call:

Local: 218-999-9852Toll-free: 1-877-213-0083

Thank you for putting your trust in Woodland Bank and we look forward to continuing our 100 years of service to our loyal and trusted customers.

Brian Nicklason President/CEO