



March 13, 2020

To Our Valued Customers,

There is no higher priority for our First Independence Bank family than the health and safety of our customers, employees and communities. We are closely monitoring the evolving situation surrounding the Coronavirus (COVID-19) and continue to follow guidance from the World Health Organization (WHO), the Centers for Disease Control and Prevention (CDC), international, regional, state and local authorities.

This guidance has directly informed and shaped our business continuity efforts, and we have developed plans that will allow us to respond timely and appropriately.

We have increased the frequency of our housekeeping and sanitation efforts in our offices, which includes disinfecting often-touched surfaces such as door handles, countertops, and keypads. We are asking all of our employees to follow CDC guidelines to prevent the spread of the infection. In these efforts, we are advising our employees to use disinfectant spray and cleaning solution.

We have implemented guidelines that instruct those employees who experience cold or flu-like symptoms, or individuals who have been diagnosed with COVID-19 to stay home and follow the CDC's instructions.

First Independence Bank cares about our customers and our employees, and at the core of commitment to you is superior customer service. This will not change, even as the situation evolves, and we intend to continue to meet the needs and expectations of our customers. Our offices will remain open and our ATM network will remain online to provide our customers access to their accounts. As a reminder, First Independence Bank customers are able to utilize the ATM networks of some of our partner institutions: Fifth Third Bank, Chemical Bank, and TCF Bank, free of charge.

We will continue to monitor the situation and adjust actions taken as necessary to help limit the spread of the virus and to do our part in helping to protect our valued customers and employees during this time. If you or your business are experiencing financial hardship as a result of the virus, we encourage you to contact our office at 313-256-8400. Please stay safe during this period of high alert.

Yours truly,

A handwritten signature in blue ink that reads 'Kenneth Kelly'.

Kenneth Kelly

Chairman and CEO