

# Citizens National Bank



Citizens National Bank  
1320 E Loop 304/ PO Box 1420  
Crockett, TX 75835

RE: Citizens National Bank COVID-19 Preparedness

Dear Customer:

While we're in unprecedented times, customers can rest assured that your money will remain safe and accessible even in the midst of the coronavirus outbreak in this country.

Since 2007, when the H5N1 virus – or avian flu – spread throughout the globe, federal banking regulators have directed financial institutions to include pandemic planning as part of their overall business continuity plans. Specifically, our plan provides for a preventive program, a documented strategy scaled to the stages of a pandemic outbreak, a comprehensive framework to ensure the continuance of critical operations, a testing program, and an oversight program to ensure the plan is reviewed and updated.

Nothing is more important than your health and safety, and the need to protect those most vulnerable to COVID-19. We are taking multiple steps to minimize health risks to our customers and employees, including enhanced cleaning procedures.

Although COVID-19 cases in our area are so far limited, we continue to monitor information from the Centers for Disease Control (CDC) and are reinforcing best health practices.

Sincerely,

Burl D. Hobson, Jr.  
CEO/President  
Citizens National Bank