



A smooth sea never made a skilled sailor. - Franklin D. Roosevelt

President Roosevelt spoke these famous words, that have since been used by countless people, during his Fireside Chat series, to encourage and be a source of hope and security for All Americans. Roosevelt's inspiring words led the country through some of the most difficult times, some being the Great Depression and World War II. We too had to deliver words of encouragement to not only our staff but customers, keeping the message consistent throughout the duration of the year 2020 and into 2021, focusing on the task at hand which was which was to keep not only our employees safe but our customers too, and the continuity of services.

An organization can write a Pandemic Policy; test the policy, but until the plan is put through the fire, do we truly know it's strengths and weaknesses. We also find out what the team we have built is made of and who can stand the test of time. It shines a light on those who are flexible, adaptable and who rise to the occasion persevering, growing in the struggle.

In March 1933, President Roosevelt made the difficult but necessary decision to shut down the banking system taking a 4-day national bank holiday to stabilize the banking system and ultimately rebuild confidence in the financial system. He also faced an epidemic of his own and called for an international quarantine although this was not due to health purposes but rather against the "epidemic of world lawlessness" by aggressive nations.

During the unprecedented COVID epidemic the safety of our employees and customers was foremost of concern as well as the continuity of services. Working in uncharted waters, our team quickly jumped into action sticking to the plan and adjusting along the way as needed. We made the difficult, but necessary, decision to close our lobbies; contrary to our local peer, sending half our workforce home. This was a lifesaver for those who had to care for children because of loss of day care or sick family members. Our IT team moved quickly to get employees set up with everything needed to work remotely. For customer convenience we offered curbside service and in person appointments when necessary. Those that remained in the bank took on new duties to help those working remotely. A new appreciation for our teammates arose.

With the announcement of the Paycheck Protection Plan we dedicated a team and ultimately helped save 6,432 jobs, processing over 576 PPP loans. This has a tremendous impact on the local communities that we serve. We feel we lived our motto "Relationship Banking at its Best". As the pandemic raged on, we continued to support the United Way, The Lamar County Chamber of Commerce, and the many other local charities that we donate to year after year. Through our support to the United Way, they were able to help with rental assistance to those that were affected by COVID and were at risk of losing their homes. Assistance was provided to the Chamber of Commerce to pay Chamber dues to easing the burden on local businesses. Students participating in the Junior livestock program were devastated by the cancellation of the annual Junior Livestock show. Only until the countless thank you cards roll in from grateful students telling us what our donation meant to them did we fully grasp what that had meant.

Finally, we have learned that it is true easy situations often do not make us better but rather it is the difficult harsh conditions of life that grow us the most. Life indeed is the best teacher.