



**FIRST NATIONAL BANK**  
**of FORT SMITH**  
Member FDIC

**A MESSAGE FROM SAM T. SICARD, PRESIDENT & CEO**

**March 18, 2020**

First National Bank of Fort Smith continues to monitor developments related to the COVID-19 outbreak. We understand that the coming weeks may be difficult for many of our customers, but we are confident our community will rally together with collective strength, resolve, and selflessness. First National Bank of Fort Smith stands ready to do our part to help.

In order to help ease immediate financial burdens, we are offering our customers the option to pay only the interest portion of their regularly scheduled loan payments for the next 90 days. This option will be available for all existing loans except a limited number of business loans with certain payment restrictions. My hope is that these temporary payment reductions provide needed relief for customers facing financial uncertainty.

First National Bank of Fort Smith remains committed to helping our customers and the community persevere in this difficult time. I encourage customers to reach out directly to their loan officer for more details. Customers may also call our contact center at 479.788.4600 to speak to a First National Bank team member.

Sincerely,

Sam T. Sicard  
President & CEO  
First National Bank of Fort Smith

**Our Commitment Continues!**

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