



FIRST NATIONAL BANK
of FORT SMITH
Member FDIC

A MESSAGE FROM SAM T. SICARD, PRESIDENT & CEO
June 7, 2019

First National Bank of Fort Smith would like to express our deepest sympathies and support for those whose lives have been disrupted by the recent flooding in our community. I have been heartened by the many acts of selflessness, volunteerism, and support that have been provided by organizations and individuals throughout the area, but to those who have been affected, the path to recovery is just now beginning and much more remains to be done.

First National team members stand ready to offer assistance in this time of need. We are offering qualifying customers impacted by the flood:

- No interest and no closing costs on home restoration loans (0.0% APR)
- Payment deferrals for existing loans based on individual circumstances and need
- Waiver of insufficient funds fees on checking accounts for those whose income has been interrupted

We encourage business customers to reach out directly to a member of our commercial banking team to discuss their specific situations and potential assistance available to them.

First National Bank of Fort Smith is committed to helping our customers and the community heal. Please stop by one of our branches or reach out to our call center at 479.788.4600 to speak to a First National Bank team member regarding eligibility for assistance.

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

Our Commitment Continues!