

I want to report that the banking industry in Arkansas is **strong** and banks are open and operational to meet the needs of their customers and the public.

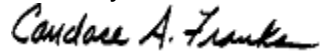
The financial services sector is defined as a Critical Infrastructure Sector by the Department of Homeland Security. Specifically, banking services are identified as **essential** public services and Arkansas banks are committed to meeting the needs of their customers and communities they serve and will remain open and operational.

As essential services, banks are doing their part to ensure a safe environment for both their employees and their customers. Customers can expect to see a shift to drive-thru operations and the increased utilization of ATMs, ITMs, mobile banking applications and on-line banking services.

I am pleased to confirm that Arkansas banks have healthy levels of capital and available cash. Banks continue to be the safest place for your money and since 1933; **no one has ever lost a penny of FDIC-insured funds.**

If you have questions about how best to access banking services, I encourage you to contact your bank, they stand ready to answer questions and assist their customers and the public.

Thank you,



Candace Franks
Bank Commissioner

Candace Franks
Bank Commissioner
State Bank Department
O: 501-324-9019 Fax: 501-324-9028
cfranks@banking.state.ar.us

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