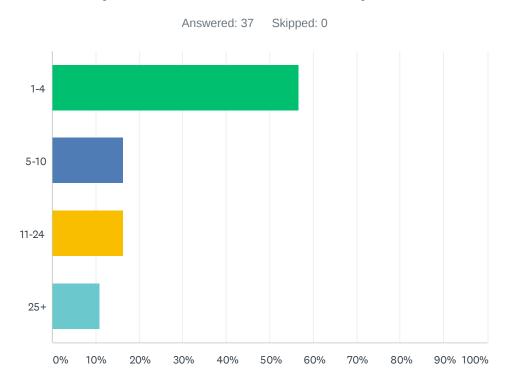


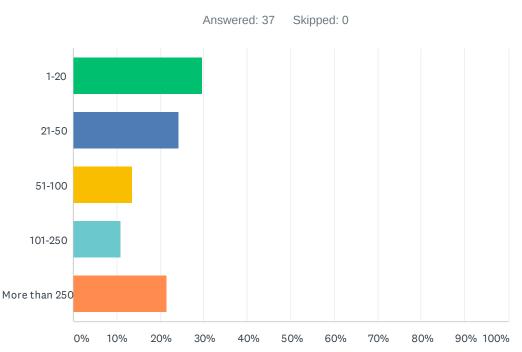
Q1 What is your bank's asset size?

ANSWER CHOICES	RESPONSES	
Less than \$75 million	21.62%	8
\$75 million to \$200 million	27.03%	10
\$200 million to \$750 million	24.32%	9
More than \$750 million	27.03%	10
TOTAL		37

Q2 How many locations/branches does your bank have?



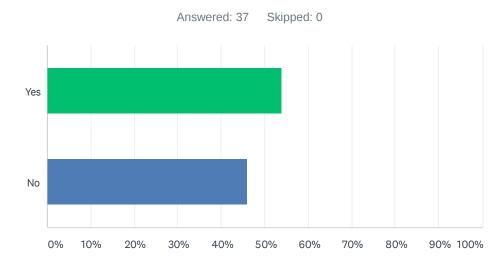
ANSWER CHOICES	RESPONSES
1-4	56.76% 21
5-10	16.22% 6
11-24	16.22% 6
25+	10.81% 4
TOTAL	37



Q3 How many employees does your bank have?

ANSWER CHOICES	RESPONSES	
1-20	29.73%	11
21-50	24.32%	9
51-100	13.51%	5
101-250	10.81%	4
More than 250	21.62%	8
TOTAL		37

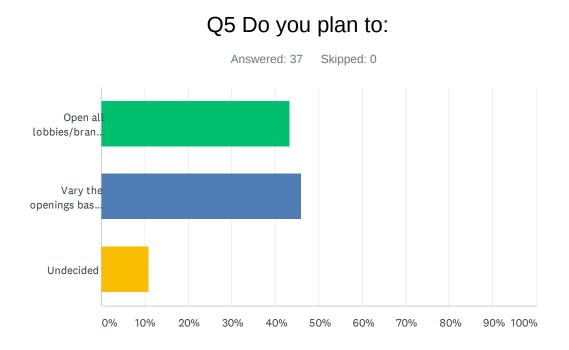
Q4 Do you have a target date to reopen your bank's lobby/branches?



ANSWER CHOICES	RESPONSES	
Yes	54.05%	20
No	45.95%	17
TOTAL		37

IF YES, WHAT IS YOUR TARGET DATE?	DATE
Reopened on 04/30/20	5/8/2020 3:27 PM
May 18	5/8/2020 11:25 AM
On or before June 1	5/8/2020 5:40 AM
May 18	5/7/2020 4:07 PM
06/01/20	5/7/2020 11:24 AM
May 11, 2020 Normal Employees Never closed completely	5/7/2020 11:01 AM
Since our bank does not have a drive up window, our lobby remained open	5/7/2020 10:32 AM
June 1, 2020	5/7/2020 10:13 AM
5 of our lobbies opened this week. We plan to have all lobbies opened by May 18th.	5/7/2020 9:35 AM
May 18, 2020 estimated depending on many factors	5/7/2020 9:28 AM
Lobby was never closed	5/7/2020 8:49 AM
6/1/2020	5/7/2020 8:24 AM
May 18	5/7/2020 8:14 AM
6-1-2020	5/7/2020 8:11 AM
May 18th	5/7/2020 8:02 AM
05/25/2020	5/7/2020 7:55 AM
5/11/2020	5/7/2020 7:45 AM
June 1	5/7/2020 7:40 AM
June 1	5/7/2020 7:38 AM
	Reopened on 04/30/20May 18On or before June 1May 1806/01/20May 11, 2020 Normal Employees Never closed completelySince our bank does not have a drive up window, our lobby remained openJune 1, 20205 of our lobbies opened this week. We plan to have all lobbies opened by May 18th.May 18, 2020 estimated depending on many factorsLobby was never closed6/1/2020May 186-1-2020May 18th05/25/20205/11/2020June 1

South Dakota Banks Back to Normal Survey

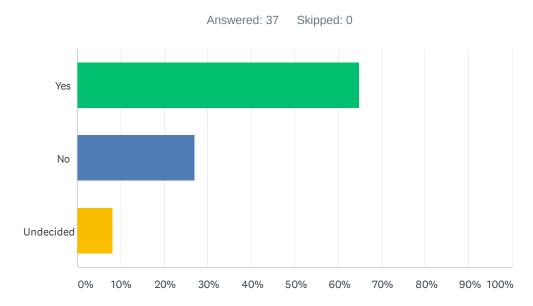


ANSWER CHOICES	RESPONSE	S
Open all lobbies/branches on the same date	43.24%	16
Vary the openings based on market/area factors (such as incident rate of COVID-19 diagnoses)	45.95%	17
Undecided	10.81%	4
TOTAL		37

#	COMMENTS	DATE
1	Our goal is to open all on 6/1, but we have the understanding that if conditions may vary in our communities that may cause us to evaluate a certain branch's reopening plan.	5/7/2020 10:13 AM
2	Remains to be seen what we will do, but we'll make decisions on a branch by branch basis.	5/7/2020 8:42 AM
3	We are a only branch bank	5/7/2020 8:24 AM
4	Unless there is confirmed cases of VOVID-19	5/7/2020 8:14 AM

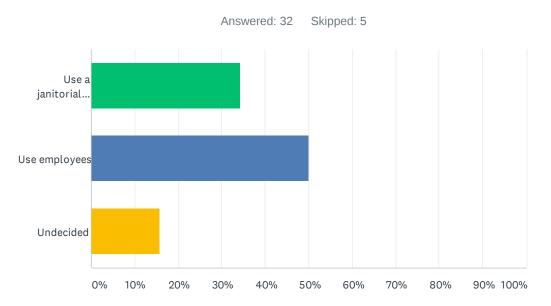
5/21

Q6 Do you have a plan to do deep cleaning/sanitizing of your bank and/or branches before reopening?



ANSWER CHOICES	RESPONSES	
Yes	64.86%	24
No	27.03%	10
Undecided	8.11%	3
TOTAL		37

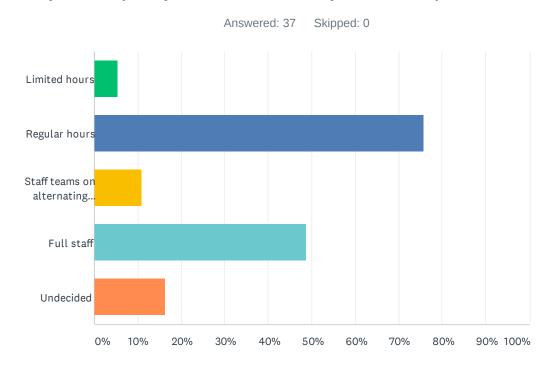
#	COMMENTS	DATE
1	We have already been doing this.	5/8/2020 11:25 AM
2	We have already been doing extensive cleaning.	5/7/2020 4:07 PM
3	Are doing it on an ongoing basis	5/7/2020 11:01 AM
4	We deep clean and sanitize every day. We sanitize after every customer.	5/7/2020 10:32 AM
5	Our teller areas, offices and work stations are presently cleaned several times throughout the day	5/7/2020 9:35 AM
6	Daily sanitizing has been ongoing	5/7/2020 8:49 AM
7	We will have hand saniters and plexy glass for teller windows	5/7/2020 8:14 AM
8	All branches are cleaned daily, and deep cleaned when we have a positive case.	5/7/2020 8:12 AM
9	Employees are doing this daily already	5/7/2020 7:56 AM



Q7 If yes, what are your plans?

ANSWER CHOICES	RESPONSES	
Use a janitorial service	34.38%	11
Use employees	50.00%	16
Undecided	15.63%	5
TOTAL		32

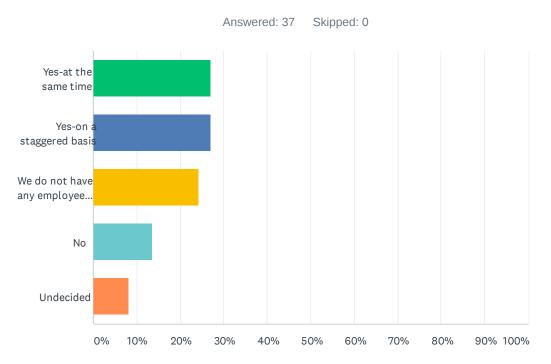
Q8 When you reopen your lobbies, will you have: (check all that apply)



ANSWER CHOICES	RESPONSES	
Limited hours	5.41%	2
Regular hours	75.68%	28
Staff teams on alternating days	10.81%	4
Full staff	48.65%	18
Undecided	16.22%	6
Total Respondents: 37		

#	COMMENTS	DATE
1	Will supplement with one off-site team for backup coverage.	5/7/2020 8:12 AM
2	Staff with medical issues will continue to work from home.	5/7/2020 7:49 AM
3	Some staff will continue to work from home as appropriate.	5/7/2020 7:45 AM

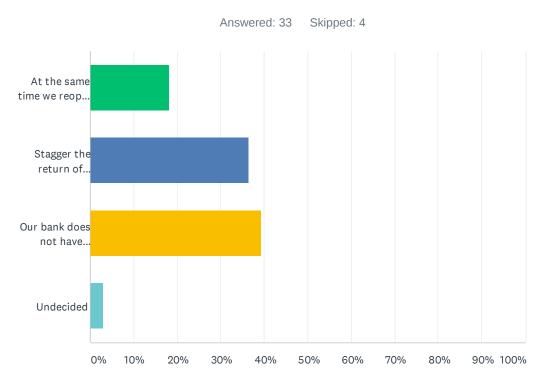
Q9 Are you planning to bring back employees working from home at the same time as your banch reopening?



ANSWER CHOICES	RESPONSES	
Yes-at the same time	27.03%	10
Yes-on a staggered basis	27.03%	10
We do not have any employees working from home	24.32%	9
No	13.51%	5
Undecided	8.11%	3
TOTAL		37

#	COMMENTS	DATE
1	We have already been bringing them back to the branches.	5/8/2020 11:25 AM
2	We broght them back on May 4	5/7/2020 5:27 PM
3	We have already been bringing employees back to the branches.	5/7/2020 4:07 PM
4	The majority of employees working from home came back to the bank this past Monday May 4th. All Executive Management for the bank is on site now	5/7/2020 9:35 AM
5	We have lots of operations staff not needed to be in to serve customers, so this decision will not be a universal one affecting all employees.	5/7/2020 8:42 AM
6	We plan on staggering employees in before our full open lobby date	5/7/2020 8:24 AM
7	On a market by market basis we will have staff return to office with lobby continuing to be closed until a decision is made regarding lobby opening.	5/7/2020 7:49 AM

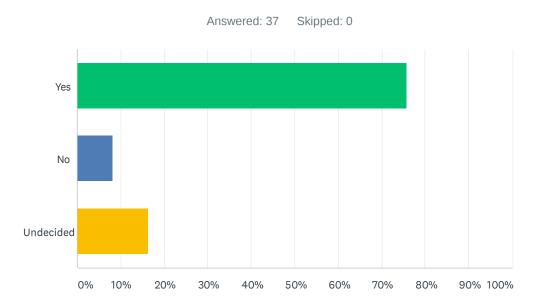
Q10 For your non-branch employees working from home (IT, call center, operations center, etc.), when do you plan to bring them back into the bank?



ANSWER CHOICES	RESPONSES	
At the same time we reopen branch lobbies	18.18%	6
Stagger the return of non-branch employees	36.36%	12
Our bank does not have non-branch employees	39.39%	13
Undecided	3.03%	1
TOTAL		33

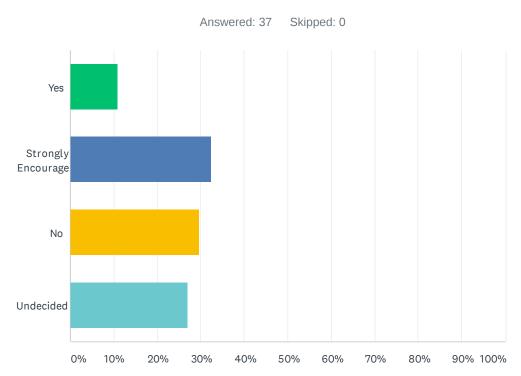
#	COMMENTS	DATE
1	Staggering sounds strategic, but what's the point!?	5/7/2020 8:42 AM
2	n/a	5/7/2020 8:13 AM

Q11 Will you be installing plexiglass/sneeze guards at the teller windows?



ANSWER CHOICES	RESPONSES	
Yes	75.68%	28
No	8.11%	3
Undecided	16.22%	6
TOTAL		37

#	COMMENTS	DATE
1	We have already done this	5/7/2020 10:32 AM
2	Already installed	5/7/2020 8:12 AM

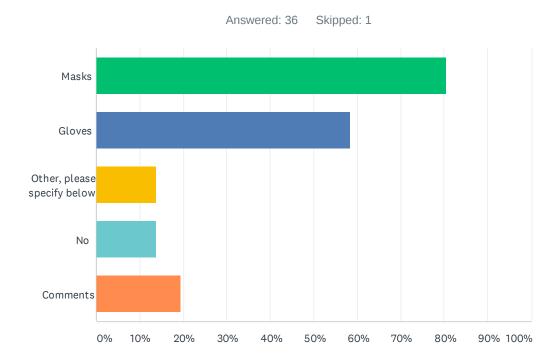


Q12 Will you require employees to wear face masks?

ANSWER CHOICES	RESPONSES	
Yes	10.81%	4
Strongly Encourage	32.43%	12
No	29.73%	11
Undecided	27.03%	10
TOTAL		37

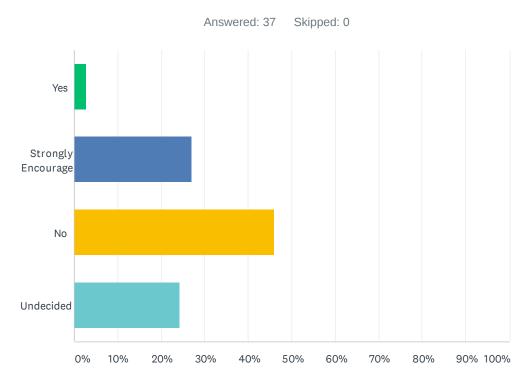
#	COMMENTS	DATE
1	Yes, if our trade area experiences an outbreak	5/7/2020 10:32 AM
2	Strongly encourage a mask if social distancing of 6 feet is not available or a plexi glass barrier is not in place.	5/7/2020 10:13 AM
3	Only when dealing with customers	5/7/2020 8:14 AM
4	Employees will have the opion	5/7/2020 8:11 AM

Q13 Are you providing masks, gloves and/or other PPE for employees?



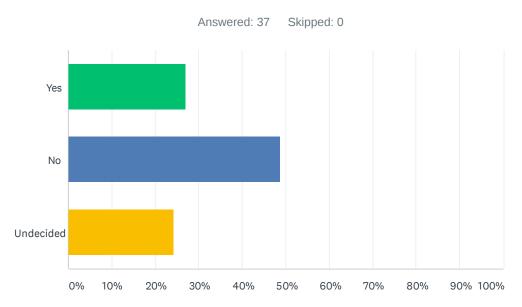
ANSWER CHOICES	RESPONSES	
Masks	80.56%	29
Gloves	58.33%	21
Other, please specify below	13.89%	5
No	13.89%	5
Comments	19.44%	7
Total Respondents: 36		

#	COMMENTS	DATE
1	Hand Sanitizer	5/7/2020 2:37 PM
2	Sneeze Guards, a lot of other cleaning supplies	5/7/2020 10:23 AM
3	Hand Sanitizer/Clorox Wipes	5/7/2020 9:28 AM
4	For optional use.	5/7/2020 8:42 AM
5	Gloves make it worse, the gloves get dirty and transmit whatever is on them.	5/7/2020 8:13 AM
6	Hand sanitizer	5/7/2020 8:12 AM
7	Distancing employees as well as providing cleaning materials	5/7/2020 7:36 AM



Q14 Will you require customers to wear	face masks?
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ANSWEF	RCHOICES	RESPONSES		
Yes		2.70%		1
Strongly I	Encourage	27.03%		10
No		45.95%		17
Undecide	d	24.32%		9
TOTAL				37
#	COMMENTS		DATE	
1	lobby is closed		5/7/2020 7:45 AM	

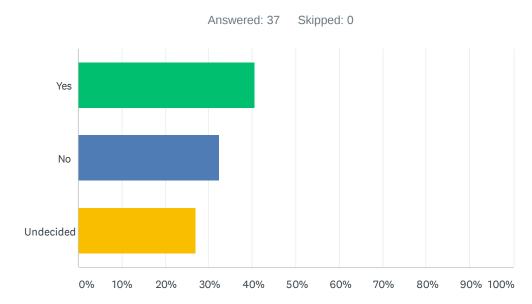


Q15 Will you provide face masks for customers?

ANSWER CHOICES	RESPONSES	
Yes	27.03%	10
No	48.65%	18
Undecided	24.32%	9
TOTAL		37

#	COMMENTS	DATE
1	Limited	5/8/2020 5:40 AM
2	In some locations primarily are metro markets or hot spots	5/7/2020 9:35 AM

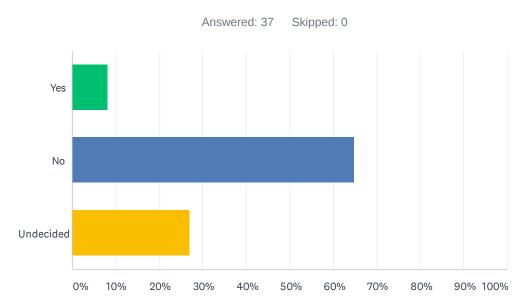
Q16 If a customer is wearing a mask, will you ask the customer to lower their mask for a moment to verify identity?



ANSWER CHOICES	RESPONSES	
Yes	40.54%	15
No	32.43%	12
Undecided	27.03%	10
TOTAL		37

#	COMMENTS	DATE
1	If Needed	5/7/2020 10:23 AM
2	If needed to identify/verify them.	5/7/2020 8:42 AM
3	if we do not know them	5/7/2020 7:45 AM
4	Sometimes people are recognized even with the mask	5/7/2020 7:36 AM

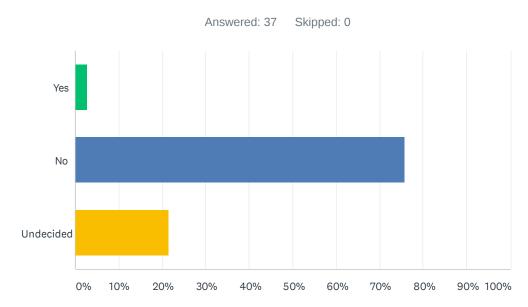
Q17 Will you be taking temperatures of employees before allowing entrance to the bank?



ANSWER CHOICES	RESPONSES	
Yes	8.11%	3
No	64.86%	24
Undecided	27.03%	10
TOTAL		37

#	COMMENTS	DATE
1	At this time, we will not. We have considered implementing this in the future if we have a positive case within our banks.	5/7/2020 10:13 AM
2	However, scan thermometer is available for self check	5/7/2020 8:49 AM

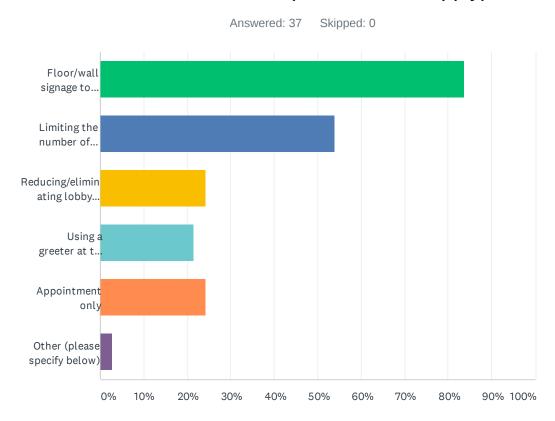
Q18 Will you be taking temperatures of customers before allowing entrance to the bank?



ANSWER CHOICES	RESPONSES	
Yes	2.70%	1
No	75.68%	28
Undecided	21.62%	8
TOTAL		37

#	COMMENTS	DATE
	There are no responses.	

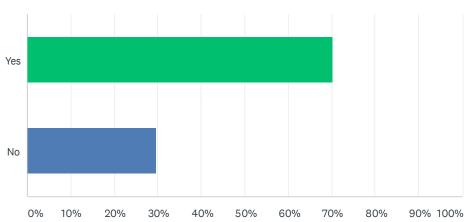
Q19 Which social distancing measures will be implemented in your lobbies/branches? (select all that apply)



ANSWER CHOICES	RESPONSES	
Floor/wall signage to encourage proper distancing	83.78%	31
Limiting the number of customers in the branch at a time	54.05%	20
Reducing/eliminating lobby desks	24.32%	9
Using a greeter at the entrance to the lobby to welcome people and control customer flow	21.62%	8
Appointment only	24.32%	9
Other (please specify below)	2.70%	1
Total Respondents: 37		

#	COMMENTS	DATE
1	n/a	5/7/2020 8:49 AM
2	10 minute time limit for customers to be in the bank and they can only come to one employees station.	5/7/2020 8:02 AM





ANSWER CHOICES	RESPONSES	
Yes	70.27%	26
No	29.73%	11
TOTAL		37

#	COMMENTS	DATE
1	We have loosened our once strict travel restrictions.	5/7/2020 10:13 AM
2	Right now our biggest hot spot is Sioux Falls, we would discourage any employees to travel into Sioux Falls from another bank location	5/7/2020 9:35 AM
3	Only to high risk areas	5/7/2020 8:14 AM
4	Common sense rules will apply	5/7/2020 8:11 AM
5	All personal travel requires notification to HR	5/7/2020 7:45 AM

Q21 Anything else you would like to share?

Answered: 5 Skipped: 32

#	RESPONSES	DATE
1	We will be monitoring the reopening at all braches and will make adjustments as needed.	5/8/2020 11:25 AM
2	Once everything is decided, we will monitor and change processes as needed.	5/7/2020 4:07 PM
3	All decisions are predicated on the assumption that Covid-19 cases are improving, should they take a turn for the worse we will immediately go back to current procedures.	5/7/2020 9:28 AM
4	We used signage at door and teller station encouraging use of drive up. We had positive customer response and limited customer traffic in our lobby.	5/7/2020 8:49 AM
5	Local conditions will determine our actions. Too early to know yet what will be happening.	5/7/2020 7:36 AM