

# A Message from the Opportunity Bank of Montana CEO Pete Johnson



March 27, 2020

To our valued customers,

On Thursday, Governor Bullock announced a shelter-in-place order for the state of Montana. This order begins at 12:01 a.m. on Saturday, March 28 and remains in effect through Friday, April 10 with the goal of slowing the spread of the virus in our state.

We know you rely on us for your financial needs and we will continue to be here for you through this crisis and beyond. We want to reassure you that Opportunity Bank of Montana is designated as an essential business under this order and we will remain operational. I am so proud of the hard work, dedication and commitment of our amazing employees during this difficult time.

This virus has disrupted our lives, but our nation's financial system operations remain strong. Your money is safe and insured. Your accounts are fully insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. Since the inception of the FDIC, no one has lost any FDIC-insured funds. There is no risk in keeping money at the bank, but there are numerous risks associated with carrying or storing large amounts of cash.

Guidance from health professionals is to minimize social interactions. We have temporarily closed some branches and the lobbies at all of our branches to protect the health and wellbeing of our staff and customers. Our team members are available via telephone and we will continue to serve you through our drive-ups, walk-ups or night-drop boxes. Our ATMs are fully operational and we are part of the MoneyPass® ATM network, giving you surcharge-free access to cash at thousands of additional ATMs. If you haven't enrolled in Online Banking or downloaded our Mobile Banking app, now is a great time to do so.

If you've been financially impacted by this pandemic, our team is dedicated to working with you through these challenging times.

Please take care of yourself and those around you. We will get through this together.

Sincerely,

A handwritten signature in black ink that reads "Pete Johnson".

Pete Johnson  
President and CEO