

A Message from the Opportunity **Bank of Montana CEO Pete Johnson** March 13, 2020

To our valued customers and community partners,

We are taking this opportunity to inform you that Opportunity Bank of Montana is closely monitoring the ongoing situation regarding the coronavirus (COVID-19).

We are aware that the virus has been actively spreading across the country, and will soon directly touch lives here in Montana. In anticipation of impacts to our customers, employees and communities, we have a full team focusing on the health and safety of our employees and customers. We are committed to providing uninterrupted service in the weeks and months ahead.

As a precaution, we are encouraging employees to increase sanitizing efforts in high-touch areas inside our branch locations. We urge customers who do not feel well to stay home to tend to their health and restrict spreading of this virus.

At this time, Opportunity Bank branches are keeping normal business hours. Should this change in response to the rapidly-evolving status of the outbreak, we will continue to communicate with customers via our website and Facebook posts.

If you'd rather not visit the bank or are unable to do so, you can use our convenience services as your primary channels to conduct business:

- Online and Mobile Banking
- Telephone Banking, 24 hours a day, seven days a week at 888-750-BANK (2265)
- Use of Night Deposit, ATM, and drive-up facilities where available.
- If you have questions, call your local branch office.

The Opportunity Bank website (www.OpportunityBank.com) is the best place to find the most current information related to Opportunity Bank actions in the coming weeks and months, including any changes to hours or other personal service adjustments that affect customers. Our Facebook page will also provide timely and ongoing updates.

For current and accurate information about the COVID-19 virus in general, we encourage everyone to follow the latest from the Centers for Disease Control at CDC.gov, and your state and local health departments.

Our job as community bankers will not change amid the coronavirus pandemic. We will continue to be a community leader focused on providing credit and financial services to help our customers and communities continue to thrive in the midst of this challenging COVID-19 outbreak. We appreciate your patience and understanding as we navigate this unprecedented situation.

Sincerely,

Pete Johnson

Pete Johnson President and CEO