



Opportunity Bank
OF MONTANA

A Message from the Opportunity Bank of Montana CEO Pete Johnson

March 20, 2020

As impacts of the COVID-19 virus continue to develop and touch our daily lives, the safety and wellbeing of our employees, customers and communities is our top priority. We at Opportunity Bank of Montana have been closely monitoring the situation with guidance from the CDC and our state and local health officials. As a result, we have made the decision to close the lobbies of all Opportunity Bank branches, effective at 3:00 pm today, Friday, March 20.

All drive-ups remain open regular hours and all ATMs remain in operation. Signage at each branch will provide details and phone numbers for alternatives to in-branch service. For your safety when using the drive-up and ATMs, staff has been instructed to sanitize equipment and keypads throughout the day.

I want to stress that all bank services are continuing. Customers who need to speak to a relationship banker or lender are encouraged to call their local branch.

Closures of our lobbies allows us to best utilize staff resources and prepare the bank for other adjustments that may be ahead of us to meet the needs of our communities. These temporary lobby closures remain in effect until further notice.

We encourage customers to utilize our online banking, online bill pay and our mobile app for most transactions. With these free tools, you can access your accounts, pay bills, and deposit checks from anywhere, at any time. Where drive-ups are available, those staff are still there to serve customers.

Financial Considerations

Opportunity Bank is a federally-insured community bank. The FDIC fully insures funds held in FDIC-insured community banks like ours up to \$250,000 per depositor. We want to reassure customers that their cash is safe at the bank and encourage them not to put themselves at risk of personal harm or loss by carrying or storing large amounts of cash.

We understand that as people stay home and local businesses temporarily close, customers are rightly concerned about the impact on their financial lives. For those facing financial difficulty as a result of COVID-19, we're here to help. We believe community banking is about neighbors helping neighbors. Current customers experiencing hardship should call their local banker or loan officer to discuss payment deferral, loan modification, or debt restructure options. Don't put that off. We also have a line of credit that may offer a solution to unexpected financial challenges.

We have created a page on our website dedicated to corona virus-related updates. For most current information, that page address is: www.opportunitybank.com/Coronavirus-Response.

Opportunity Bank is a community bank, and we take our commitment to support our communities seriously. We recognize these changes are an adjustment for everyone. We appreciate your patience and understanding as we all do our part to help keep our communities safe and healthy.

Sincerely,

Pete Johnson
President and CEO