

03/20/2020 COVID-19 UPDATE

Good afternoon,

I wanted to check in with our customers and update you as to what Bank of the Rockies is doing regarding COVID-19. Our team continues to monitor the situation daily, assessing and adapting as necessary. The health, safety and financial well-being of our customers and employees continues to be our top priority.

At this time, our lobbies will remain open and we will continue to provide full banking services to our customers and communities. As the oldest bank in Montana, we have been through the good and bad times and have a proud history of always helping our communities, especially in times of need. We take the critical role that we play in our communities seriously, so we recognize how vital it is that we remain accessible to our customers. We are sanitizing our doors, countertops, and desk areas multiple times throughout the day.

Though we remain open, we recognize the importance of social distancing. We encourage you to use our drive through service, ATM's and night depository services, and to call us to learn how we can help you remotely. If you haven't enrolled in Online Banking or downloaded our Mobiliti app, we also encourage you to do so. These are free tools that allow you to check account activity, transfer funds, pay bills or deposit a check anytime, anywhere. Our staff will be happy to assist you in enrolling in these services should you need help, and can do so over the phone.

I also want to take this moment to ensure you that your money is safe at Bank of the Rockies. We are insured by the Federal Deposit Insurance Corporation (FDIC) and our capital and liquidity levels remain strong. The FDIC insures every depositor up to \$250,000 in each bank where they hold deposits. No depositor has lost money since the FDIC was created in 1933. If you have any questions or concerns regarding FDIC or the safety of your funds don't hesitate to contact your local office. We would be happy to discuss your accounts and options with you.

We understand the financial implications this crisis has had on our local businesses. If you are facing financial difficulties please reach out to our lenders. Unprecedented times call for unique solutions and we are ready to help.

Stay vigilant against scams. Scammers play on fear and panic so they are especially active in times like these. Common tactics include fake cures or unsubstantiated medical advice, fake charities and fraudulent financial relief programs. Look for a detailed fraud prevention email from us next week.

If this crisis has shown us anything it is that our communities are strong and resilient. We will continue to provide critical services to our communities and adapt as necessary. Know that we are in this together. Stay safe, stay healthy, and wash your hands.



Mike Grove
President and CEO