

IN TIMES OF UNCERTAINTY, WE ARE HERE TO HELP.

Good afternoon,

I wanted to take a moment to personally reach out to our customers to assure you that Bank of the Rockies takes the Coronavirus (COVID-19) seriously. We have always taken great pride in the important role we play in our communities and helping each other prepare and prevent the spread of this virus is no different.

In an effort to protect our employees and customer using our facilities, we have implemented internal processes. In addition to our regular cleaning schedule, we have applied a strict daily environmental disinfection schedule that is above our already high standard. All employees have had training in preventative measures they can take such as washing their hands for at least 20 seconds, using hand sanitizer containing a minimum of 60% alcohol, avoid touching their face and staying home if they are sick. In addition, if any Bank employee is affected by the virus, the Bank will ensure payment of their scheduled salary for the time they are required to stay away from the office without affecting their sick time accrual.

To assist our communities with prevention, the Bank will have available a free Prevention Kit containing hand sanitizer, wipes, disposable thermometers and an information card. Contact your local office for availability.

As you are planning your banking needs in the upcoming weeks, please remember our online banking and mobile app. From those sites you can view transactions, check balances, make transfers, find ATMs and make deposits. If you are not enrolled in these products, please contact one of our staff members at your local office and we would be happy to assist you.

We also understand that there may be instances where customers find themselves facing financial difficulties. Bank of the Rockies is here to help and we encourage customers who may be impacted to reach out to discuss how we might be of assistance.

The health and well-being of our customers, associates, and communities is our top priority. We understand the concern and uncertainty you may be experiencing surrounding the coronavirus and are committed to being responsive to the needs of our customers and staff as the situation evolves.

Take care, stay safe, and wash your hands!

A handwritten signature in black ink, appearing to read "Mike Grove". The signature is stylized and includes a date "1/20/20" at the bottom right.

Mike Grove, President and CEO