



March 13, 2023

A Message to Our Customers

I am writing to assure you that Opportunity Bank remains stable and secure during these uncertain times.

I want to emphasize that Opportunity Bank is operated in a safe and prudent manner with multiple sources of liquidity. We serve Montanans across a variety of diverse industries, business models, and business types along with individual customers. This diversification helps to ensure we remain well capitalized and well positioned to serve all our customers.

We have a long-standing heritage of financial strength and customer-centered service, which has allowed us to thrive for over 100 years. Thank you for your continued trust and loyalty. Together, we are confidently building strong financial futures for Montanans.

If you have any questions or concerns, please do not hesitate to reach out to us. Our team stands ready to assist you.

Sincerely,

A handwritten signature in blue ink that reads "Laura Clark".

Laura Clark
President and CEO, Opportunity Bank of Montana

