Exhibit A

OPPORTUNITY BANK OF MONTANA

CODE of ETHICS and

CONFLICT of INTEREST POLICY

CERTIFICATION and DISCLOSURE FORM

I have received and read the Code of Ethics and Conflict of Interest Policy and agree to abide by its provisions at all times.

Within its meaning, both expressed and implied, I am not aware of any circumstance or activity of a personal or family nature which would conflict with the interest of the savings bank except as indicated below. (If nothing to report, please write "None").

CIRCUMSTANCE OR ACTIVITY

Printed Name:

Signature:

Date: