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May 12, 2020

Hello,

I want to start by assuring you that Mt. McKinley Bank is very financially secure! While we anticipate not meeting the budget we set for 2020 due to higher expenses and lower earnings, we believe we will still have a very strong year with good earnings.

Today our capital is twice what the federal regulators recommend for a strong financial institution. What that means to our customers is that we are able to weather a tough financial storm and remain strong and financially healthy.

Navigating this situation has meant some substantial changes to the way we do business. I'm sure most of you know that we closed the lobbies in our 5 offices to appointment only. We are happy to say that effective May 13<sup>th</sup> we will once again open the lobbies to customers. We are requesting our employees wear masks when waiting on customers and at this time we are also requesting that our customers wear masks. We will have some on hand to give you if you don't have your own.

We will also control the number of people in the building and request that our employees and customers employ social distancing. Our drive-through facilities are open from 9:00 a.m. until 6:00 p.m. Monday through Friday and most banking transactions are available.

For 4 weeks we were closed on Saturday. This past Saturday we resumed operations and are once again offering drive through banking.

We have an excellent suite of electronic banking products for you to use at your convenience. These include transactional internet banking, bill payment, and mobile deposit services. You are also able to apply for both consumer and mortgage loans through our website: [www.mtmckinleybank.com](http://www.mtmckinleybank.com). Contact us if you have any questions or need any assistance accessing these great products.

I want you to know how much we appreciate you, our customer. We exist for the sole purpose of providing an alternative for local, excellent financial service. If you ever have any comments, questions or concerns, please reach out to us. We are here to assist you.

I also want to take this opportunity to mention the wonderful employees who work for Mt. McKinley Bank. I have always been proud to be associated with this great group of people but never more so than today. They are truly proving themselves to be stars and I appreciate them more than I can say.

Let me assure you - just like the bank has been "Rock Solid Since 1965" we will be rock solid for our customers and employees throughout 2020 and far into the future.

Please stay healthy,

Patty Morgold  
President & CEO  
Mt. McKinley Bank  
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