

Dear valued Three Rivers Bank customers,

Presently, the media is broadcasting the failure of Silicon Valley Bank. Although Silicon is called a bank they are much more complex compared to Three Rivers Bank of Montana. Silicon grew from a \$60 billion dollar bank to a \$200 billion dollar bank in less than 2 years. Much of their loan growth was invested in high-risk technical businesses. These high-risk loans were one of the attributes to the bank's failure.

Three Rivers Bank is a \$300 million dollar community bank with less than 0.5% of past due loans of the bank's \$200 million dollar loan portfolio. Three Rivers Bank is a safe and sound community bank with a conscientious management team and board of directors. It is important to us in maintaining our bank to be financially healthy and to have the best regulatory exam ratings from the State of Montana and FDIC.

If you have questions or concerns, please be assured your deposits are safe at Three Rivers Bank and we have ways to increase FDIC insurance coverage beyond the \$250,000 FDIC limit. Bekah Goodman can help answer questions on how (bgoodman@3riversbank.com). If you have additional questions, please ask for an executive team member.

Many thanks and I appreciate your continued business at Three Rivers Bank.

A.J. King, CEO