



Bank of Eastern Oregon

Dear Bank of Eastern Oregon Customer:

We at Bank of Eastern Oregon, like each of you, is affected by state and federal directives related to the Coronavirus (COVID-19). We are closely monitoring these directives in addition to the situation locally in each of our markets. We believe it is our responsibility to prioritize the health and well-being of our customers and employees, and to ensure we continue to provide you with uninterrupted access to banking services and your money.

Like all rural businesses, we occasionally encounter situations that cause disruption to normal business, and we regularly prepare to operate in difficult situations, much like we are faced with now. As many of you are aware, BEO is in its 75th year of operation and we have the financial resources and capital to withstand adverse economic conditions as they arise. We have been well-tested through previous economic downturns!

We will continue carefully monitoring this situation and follow the guidance of our local, state, and federal health organizations and in compliance with state and federal agencies. We will keep you, our customers, informed of any changes in services or branch availability through our website or by email as the situation warrants. In the meantime, customers can conduct their banking in a number of ways, many of them not requiring a visit to a local branch.

Digitally, customers who are registered through online or mobile banking can conduct virtually every non-cash transaction remotely, including paying bills, transferring funds, reviewing their transactions, viewing paid checks, and making mobile check deposits. If you are not signed up for these services and would like to use them, please contact your local branch. Getting set-up is quick and easy, and you'll love the 24-hour convenience!

If you require in-branch services they are available at every location, however each state and local situation may dictate how access to the branch is provided. We encourage customers to use the drive-up lane in branches that have one. This is the easiest way for us to help you avoid unnecessary public contact while the public health crisis is still with us.

Alternatively, you may conduct business through the branch night drop. We will regularly check the night drop for deposits or transaction instructions and act upon them by the end of each business day. You also have 24-hour access to our ATM at each branch and offsite location to deposit checks or cash, and transfer funds to linked accounts.

In the event we are required to close our branch lobby, we will post a notice at our door. We will allow limited access to our branches during this time by appointment to restrict the number of individuals in the building per health authority guidance. If you have a special situation, please contact your local branch to allow us to work out an arrangement to meet your needs.

Finally, periods of crisis bring out the best and worst in people and scams related to COVID-19 are becoming common. Stay alert and protect yourself from scams.

Visit this site for updates, changes or site-specific service interruptions.

If you have questions or concerns, please contact your local branch or call us in Heppner at **541-676-0201**. Please ask for Becky Kindle, Gary Propheter, or Jeff Bailey. The phone numbers for 24 hour telephone banking are 541-676-5710 and 1-888-711-1122.

Thanks for banking with us.

Administrative Offices

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www.beobank.com

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