



To our clients, community members, and friends,

It is out of concern for the safety and public health of our local community that Oregon Pacific Bank will be restricting walk-in traffic to all our branches and offices effective Tuesday, March 17th and ending no earlier than March 31st.

WHAT THIS MEANS FOR OUR CLIENTS

Oregon Pacific Bank's branches will remain open with limited staff operating during our normal business hours, but our lobbies will be closed to the public as we do all we can to protect the health of our local community members.

Emergency access to client safe deposit boxes can be scheduled by appointment only. Previously scheduled appointments to meet with your banker can be rescheduled or can be conducted over the phone.

HOW CAN I DO MY BANKING?

Even though our lobbies are closed, our drive-through windows and deposit taking ATMs will remain open, with all equipment appropriately sanitized on a regular basis. Our local phone center will remain staffed to the best of our abilities, with clients able to reach us at [\(800\) 997-7121](tel:8009977121).

Clients can also conduct almost any financial transaction needed using our Online Banking or Mobile Banking services. If you have an existing deposit account, you can enroll in Online Banking by visiting www.opbc.com/online-banking-enrollment-notice

For your convenience, we encourage clients to download our Mobile Banking app for the ability to transfer funds, make person to person payments, initiate bill pay, and deposit checks from anywhere. Information about our Mobile Banking application can be found by visiting:

www.opbc.com/download-our-mobile-banking-app

FOR OUR LOCAL BORROWERS

We recognize the tremendous impact this situation is having on our economy and encourage our existing borrowers to work with your relationship banker at Oregon Pacific Bank if you are experiencing any financial difficulties. We will do everything we can to restructure your loans to assist you during this time. The Small Business Administration (SBA) has also recently announced that the COVID-19 event may qualify for their disaster loan recovery program. You are welcome to ask your local Banker about SBA assistance, or visit www.sba.gov/disaster-assistance/coronavirus-covid-19 to learn more.

We truly appreciate your patience, understanding, and resilience as we weather these unprecedented times together. Oregon Pacific Bank will continue to do all that we can to benefit the safety of our clients, our employees, and our local communities

Please also feel free to reach out to me directly if you have any questions. My direct phone number is [\(541\) 902-9800](tel:5419029800).

Warmest Regards,

Ron Green
President & CEO of Oregon Pacific Bank

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