

Dear Member(s),

These are uncharted waters we have found ourselves wading through the last few weeks. Your safety and the safety of our staff and their families have been paramount in our approach to the COVID-19 virus issues that continue to be a concern. There continues to be a clear need for us to do our part to minimize the spread of the virus and other viruses to each other. Social distancing and cleanliness is among our highest priorities and we will continue to take steps to minimize the threats we are facing as a credit union and a community.

With the directive from Governor Bullock to "Shelter in Place" we are considered an essential business and will continue to be open for business, with a few minor changes during this period of time. Our lobby doors will remain closed but our drive-ups are open, if an appointment is needed, please call 406-761-8300 or 1-800-824-0585 (if you are free from symptoms and your health is good), to find a time to sit down and visit with a loan officer. Our Home Banking web site, mobile phone app, and ATMs are convenient ways to conduct business at a time that works best for you.

We want to help those that have lost a job or negatively impacted by the closing or limiting of so many businesses in our communities we proudly serve. Please call to discuss options that work best for you, a skip payment, or payments if this continues for a few months. A workout plan, a consolidation or short term loan, based on your needs, is available. Please call a loan officer or a member of our collection department to discuss what works best for you.

Your Credit Union remains strong and able to weather the storms we are facing now. Your funds are federally insured by the NCUA up to \$250,000 per account and we do not see long term lasting effects from this as we work to minimize the time needed to "stay home" as we have been asked.

We appreciate your patience as we work through this most unique challenge. We recognize our great staff that continues to go above and beyond striving to exceed your expectations. Thank you for the trust you place in us to safe guard your finances, we do not take that responsibility lightly and will continue to do all we can to make a positive difference in your life and the lives of all we serve.

If there is anything we can assist you with, or if you have questions, please call us.

God Bless you, your family and the great communities we live in. Let's not forget to support our local businesses as we are able.

All the Best,

Steve Grooms
President/CEO
1st Liberty Federal Credit Union