



BANKERS' BANK OF THE WEST

March 5, 2020

Dear Respondent Customer:

Bankers' Bank of the West (BBW) makes available its "Business Continuity Instructions" sheet, which lists the phone numbers and email addresses to be used during a disaster recovery situation, both by customer request and that it is also posted to BBW's website under "Who We Are" and "Documents" tab. The information may also be shared with your examiners and auditors.

BBW continues to monitor the COVID-19 virus (coronavirus) as it develops in the U.S. and across the world. Pandemic planning has long been a critical part of BBW's Business Continuity Plan (Plan). Our pandemic strategy has been designed to apply to variety of viral and biohazard events. It addresses the potential shortage of staff or facilities by providing for remote work by employees or use of alternative locations. The Plan also follows CDC and WHO standards for responding to pandemic events. BBW will continue to review our pandemic plans as the COVID-19 situation evolves.

To facilitate business operations and insure continuity, BBW maintains an off-site data center at a secure location in the Las Vegas Valley. The voice numbers and email addresses listed in the "Business Continuity Instructions" will be activated with the Plan and customers notified. Feel free to contact BBW at the number below if you have questions about this matter. Thank you for your support and cooperation.

Sincerely,

A handwritten signature in blue ink, appearing to read "Chris Hill".

Chris Hill
Senior Vice President and Chief Financial Officer