



'Stay at Home' Executive Order Update

Dear Customers,

United Bankers' Bank is working within the 'Stay at Home' Executive Order for Minnesota, and we are proactively serving our role as part of the country's critical payments infrastructure. We want to assure you that we are well-informed about the Executive Order issued on 3/25/20, and our critical staff is continuing to provide the services that you rely on.

Responding to the Executive Order, we have evaluated our work schedules in every department to ensure that essential roles are covered. Over seventy percent of our workforce is now working remotely, and others have been relocated to separate buildings or floors to ensure safety and 'social distancing'. When pandemic news started early this year, we reassessed our telecommunications and added separate internet ramps to safeguard the bandwidth you need to reach UBB.com, UNET, ALMEdge and other UBB resources.

At UBB we take our responsibility to you very seriously, and we continue to monitor the COVID-19 situation closely. UBB will "stay the course", and you can depend on us to serve our customers during these uncertain times.

Sincerely,

A handwritten signature in black ink that reads "Dwight R. Larsen".

Dwight Larsen
President & CEO