



Coronavirus (COVID-19) Update

As the coronavirus (COVID-19) continues to gain media coverage and prompt questions about preparation, we would like to assure you that United Bankers' Bank has a Business Continuity Plan for public health events such as this. We do not anticipate business disruption from the COVID-19 outbreak or from seasonal flu, which is more prevalent in our geographies. We will continue to monitor information from national, state and local government agencies, and determine our responses based on updates from the CDC and the Minnesota Department of Health. Right now we are reminding our employees about the important measures they can take to prevent the spread of any illness, including COVID-19.

In the event that COVID-19 becomes a local health emergency, UBB may begin implementing plans for more remote work and other "social distancing" methods, to slow the spread of the virus and to minimize any disruption in customer services. If the public health situation escalates we will communicate these plans as we implement them. In the meantime, please be assured that we are monitoring the situation closely, and we encourage everyone to continue to practice thoughtful hygiene as we do in every flu season.

Sincerely,

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

Dwight Larsen
President & CEO
United Bankers' Bank