

March 25, 2020

Dear Meadows Bank Clients,

We are here to support you during the COVID-19 (Coronavirus) pandemic crisis. We are monitoring and following all CDC and health department prevention recommendations. Please take appropriate precautions to keep you and your family safe.

Due to ongoing efforts to limit the spread of the Coronavirus, until further notice we have modified our branch hours to 9:00am to 4:00pm daily. We will also keep the lobby and front doors locked to control customer access to the branch to comply with social distancing. One of our branch staff will be monitoring the doors and will allow client access when we can accommodate you in the branch.

Meadows Bank is continually monitoring the actions of the Small Business Administration and other authorities that will be providing additional resources to help businesses weather this current health crisis and its impact on their operations. To any of our clients who have been impacted by the COVID-19 pandemic, please reach out to your Meadows Bank loan officer to discuss your challenges and available options.

As you know, we are a well-capitalized and profitable bank with a clean balance sheet and good liquidity. Your deposits are insured to the maximum limit by the FDIC and you will continue to have access to your accounts through our online and mobile systems as well as at any of our branches. If you are not already set up with Online or Mobile Remote Deposit Capture, please contact our e-banking team by phone at 702.471.BANK (2265) or email us at hereforyou@meadowsbank.com and we will get you set up with this service.

Thank you for your understanding during these unprecedented times.

Stay safe and healthy,

Arvind Menon

Chief Executive Officer

ORGANIZERS/ DIRECTORS

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