

March 16, 2020

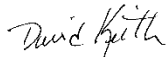
To our Oklahoma Heritage Family,

At Oklahoma Heritage Bank, we are closely monitoring the situation surrounding the COVID-19 virus, and taking the recommended steps provided by the Oklahoma State Health Department and CDC. All branches of OHB are currently maintaining normal business hours and have implemented additional cleaning measures.

We are committed to providing a healthy banking experience for our customers and team members. You will see our team sanitizing their space after each transaction and our management team cleaning common spaces throughout the day. While our lobby remains open for normal business hours, we strongly encourage you to use our drive-thru for simple transactions. For those of you who would prefer to bank at home, you can find information for our OHB Mobile Banking App and Online Banking by visiting <https://www.ohb.bank>.

Most of all, we are here to help you in any way that we can – our customers are our family and our care goes well beyond your finances. Please continue to check your email and our social media pages for updates on our operating hours and procedures.

Sincerely,



David Keith
Chief Executive Officer
Oklahoma Heritage Bank