

HILLTOPBANK

307.265.2740 *or* 1.800.473.0615 P.O. Box 2680 | Casper, WY 82602 www.hilltop.bank

Casper, Wyoming – March 16, 2020

Hilltop Bank puts the health and safety of our customers, staff, and communities above all else. Amidst the COVID-19 pandemic, we are committed to responding to our customers' needs. Our branches are busy and active public spaces so we will continue serving our customers in the safest way possible during this unprecedented time.

While all Hilltop Bank branches are open and providing the full range of services as normal, there are some measures we would like you to consider as we all work our way through this rapidly changing situation.

First, we recommend that you complete any transactions you can through our online banking system. This will allow you to conduct vital transactions while following guidelines from the Centers for Disease Control (CDC) to maintain social distancing to limit the opportunities for the coronavirus to spread.

We have a dedicated team to assist our customers with online banking. You can reach them at (307) 265-2740 with any questions you may have.

For business clients and others requiring the ability to quickly transfer cash via wire transfer or ACH, we have increased the ability of key personnel to work securely off-site to accommodate those critical needs.

Second, many of our customers may prefer to come into our branches to conduct their business. We are taking additional precautions to facilitate these transactions. Our staff will limit incoming cash to a central source so we can quarantine that cash in an effort to reduce possible exposure. You may notice our teller staff wearing latex gloves, which they change as frequently as needed to help keep both you and them safe.

All branch facilities are cleaned daily, using the recommended disinfectant products on surfaces in hightraffic areas. Hand sanitizers are readily available in all public areas and signs placed in all restrooms as a reminder to properly wash hands.

We want you to focus on what's most important to you: your loved ones, your friends, your community. My commitment and the commitment of every employee of Hilltop Bank is to ensure that access to your accounts will be unaffected by this pandemic.

For individuals or businesses experiencing financial stress caused by reduced business, please call your commercial or consumer banker, or our main number (307) 265-2740. We will do everything we can to help.

Please stay safe, wash your hands, and let us know how we can be of service during these challenging times.

Greg Dixson President & CEO