



High Country Bank understands there will be adverse financial impacts, to varying degrees, that are caused by COVID-19 virus. We remain committed to the customers and communities we serve. If you are experiencing an adverse financial impact due to the COVID-19 virus at this time, or throughout this pandemic, please contact your Loan Officer. We will work with you to create a financial solution. We remain committed to helping our customers and community through these difficult times.

Larry Smith  
President and CEO



As we continue to experience the changing impact of circumstances that are sweeping across our communities, the nation and the world, High Country Bank wants to continue to reassure our customers and communities that we remain open for business. For the safety of our employees and their families, customers and the communities we serve, we decided to close our lobbies to limit the traffic coming in and out of the facilities. Although our lobbies have been closed, our drive-through operations remain open during our normal hours. We continue to encourage all customers to use our online and remote banking services, and have loan officers, and all staff available by phone for any other questions.

Along with closing our lobbies, as an incremental precautionary measure to mitigate the threat of potential coronavirus exposure, we have made the decision to temporarily suspend operations at our Downtown Salida location effective March 20, 2020 at 5:30 pm until further notice. The drive-up facility at High Country Bank's Highway 50 location in Salida will remain open during normal business hours to serve the community and fulfill the need of our customers. We ask that customers begin using the night drop at the Highway 50 location in Salida rather than at the downtown branch. If you have any questions, please call 719-539-2516 and our staff will be here to help. We thank you for your cooperation and support.

Larry Smith  
President and CEO



As we continue to see the changing impact of circumstances that are sweeping across our communities, the nation and the world, High Country Bank wants to reassure our customers and communities that we remain open for business. For the safety of our customers, employees, families, and the communities we serve, we have decided to close our lobbies to limit the traffic coming in and out of the facilities. Although our lobbies have been closed, our drive-through operations remain open during our normal hours. We encourage all customers to use our online and remote banking services, and have loan officers, and all staff available by phone for any other questions.

As a normal business practice, banks limit their amount of cash on hand for security purposes. Due to the circumstances caused by the novel coronavirus, the demand for cash has elevated. In order to serve our customers in an orderly manner and continue to take care of our communities, we have limited the amount on large cash withdrawals. We apologize for any inconvenience this may cause; however, want to reassure we remain committed to serve our customers and communities during these troubling times.

Larry Smith  
President and CEO



The health and well-being of our employees, customers and the communities we serve are top priorities for High Country Bank. As the impact of coronavirus 2019 (COVID-19) continues to evolve and expand, management and the Board of Directors of High Country Bank are making efforts to stay abreast of the situation by monitoring the reports from the Centers for Disease Control (CDC) and governmental entities as well as media reports. Further, we continue to support local health officials and government leaders as they work to manage the virus and mitigate its impact.

As a component of our business continuity program, High Country Bank has developed a Pandemic Contingency Plan which we have been prepared to implement in response to COVID-19. Our Plan follows guidance from the CDC as well as local public health entities in the communities we serve.

With current and possible conditions in mind, below are some of the actions we have taken or are taking to help protect our employees, customers and communities:

1. Assessment and enhancement of cleaning practices of our facilities as well as hygiene practices in accordance with recommendations from the CDC and public health entities.
2. Limiting non-essential business travel to minimize potential exposure to the virus.
3. Established self-reporting processes for personal travel and possible virus exposure to employees. Coupled with this, we have implemented procedures for employees to enable their leave of absence in the event of possible virus exposure.
4. Assessing and implementing remote work capabilities to enable continuation of critical functions. We intend for this action to lessen business disruption, while encouraging prudent social distancing.

Further, effective Monday, March 16, High Country Bank branch lobbies will be closed to the public. All drive-through facilities will be open normal drive-through hours. Our loan officers, e-banking staff and account specialists will be available by phone to answer any questions or set appointments. Contact the Salida branch at 719-539-2516, the Buena Vista branch at 719-395-2113 or the Canon City branch at 719-276-2007.

High Country Bank offers a full complement of online and mobile banking channels which are available 24/7 for customers to make deposits, transfers, balance inquiries, loan payments and more.

[www.highcountrybank.net](http://www.highcountrybank.net)

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Home Office Salida  
7360 West Highway 50  
Salida, CO 81201  
719.539.2516

Downtown Salida  
130 West 2nd Street  
Salida, CO 81201  
719.539.2516

Buena Vista  
516 Highway 24 North  
Buena Vista, CO 81211  
719.395.2113

Cañon City  
150 North Reynolds Ave.  
Cañon City, CO 81212  
719.276.2007

We recognize this is a challenging time for all, and are taking these actions to limit the disruptive impact of COVID-19 to our employees and their families, our customers and the communities we serve. High Country Bank will continue to closely monitor the situation and evaluate any further actions needed. For additional information about COVID-19, please visit [www.cdc.gov](http://www.cdc.gov) or your local health department website.

Larry Smith  
President and CEO

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