



To Our Valued Customers,

As many of you are aware, there were a couple of bank failures over the weekend. These incidents have caused concern with depositors of all banks. The banks that have failed did not utilize the traditional bank business model – they were heavily exposed to cryptocurrency, high tech startups and poor risk management. These bank failures have caused nationwide fear regarding the stability of all banks.

High Country Bank has always been a strong, well-capitalized institution with a history of safety and soundness. High Country Bank has a well-diversified funding base made up of local customers and businesses. We take a conservative approach to our business practices and investment philosophy, strict underwriting policies, and superior risk management standards. As part of our risk management practices and conservative business practices High Country Bank has substantial credit facilities through the Federal Reserve, Federal Home Loan Bank, and Correspondent banks as well.

As a community bank, we take pride in our relationship-based business model focused on building long-term trust with our customers. After all, we live in your community too, and your success is our success. High Country Bank has been chartered for 137 years and we expect to serve this community for generations to come.

We are ready and prepared to assist you in identifying whether additional insurance coverage is necessary and ensuring your deposit needs are met. If you have questions about your coverage, or would like to learn more about FDIC insurance and how it works, we encourage you to access the following resources or give us a call directly at 719.539.2516.

- [Understanding Deposit Insurance.](#)
- [FDIC Deposit Insurance FAQs.](#)
- [FDIC Calculators.](#)

High Country Bank's business model is based on being a part of the communities we serve and invest in every day. We will continue to serve our communities with traditional financial services, experience and commitment. We remain a solid footprint and take pride in our business model which continues to remain focused on building long term trust with our customers.

Please do not hesitate to contact us High Country Bank at 719.539.2516 with any questions.

Sincerely,

Niki Stotler
President | CEO
High Country Bank