



March 17, 2020

To our valued customers:

As we learn more about the spread of Coronavirus in our communities, US Metro Bank wants to ensure our clients that we are monitoring the developing situation and have resources in place to provide you continued service in any type of contingency situation.

We are committed to providing an environment that protects the safety of our customers and employees. As your trusted community bank, we understand that access to your banking services may be critical to you. First and foremost, we continue to operate all our branches with normal banking hours. If you choose to visit us at one of our six branches, please know that we are doing everything we can to keep our facilities germ free. We have enhanced our daily cleaning procedures including frequent disinfecting of counters, desks and ATMs. We have installed hand sanitizers at all the branches for the safety of our customers and our employees. We have also asked our team members to minimize physical contact.

Please remember that many of our products and services are also available by phone, online or mobile. If you do not currently utilize our online/mobile banking services, we encourage you to consider signing up now. Our ATMs are also available to give you additional flexibility outside of normal banking hours.

We truly appreciate your business and are ready to help with your financial matters during this time of uncertainty. We take this situation seriously and know it is stressful. We are working diligently to ensure our banking services continue to be readily available on an uninterrupted basis.

Thank you for the opportunity to be of service. We hope you and your loved ones remain safe and healthy.

Sincerely,

A handwritten signature in black ink, appearing to read "Dong Il Kim".

Dong Il Kim
Chief Executive Officer and President