

March 17, 2020

Dear Meadows Bank Clients,

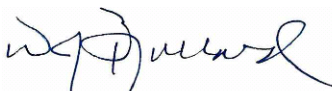
We are closely monitoring the evolving COVID-19 situation. The safety of our employees and customers is of the utmost importance to us. At this time, it is especially important we all take seriously the advice of public health experts for maximizing our own health and the health of others. We are monitoring and following all CDC and health department prevention recommendations. And our employees have been instructed to stay home if they feel ill.

Out of an abundance of caution, our branch staff are taking preventative measures against the potential spread of the Coronavirus (COVID-19). Standard procedures include frequent cleaning with health department approved disinfecting products of high-touch surfaces, including counters, door handles and client waiting areas. Our employees may take extra steps to protect themselves and our customers with gloves and hand sanitizer. These are strictly precautionary measures for everyone's safety.

In addition, for our client's safety and the safety of our employees we are reducing the number of weekly courier stops. We will conduct pick-ups and drop-offs on Tuesdays and Fridays for the next several weeks as a preventative measure. For our clients, if you are not already set up with Online or Mobile Remote Deposit Capture, please contact our e-banking team by phone at 702.471.BANK (2265) or email us at hereforyou@meadowsbank.com and we will get you set up with this time-saving and flexible service.

We want to ensure you that we will continue to service our clients through this unprecedented time while at the same time adhering to state and federal health mandates. Meadows Bank is a well-capitalized bank and all deposits are FDIC insured to the maximum limits.

Stay safe and healthy,



William J. Bullard
Chairman



Arvind Menon
Chief Executive Officer

ORGANIZERS/
DIRECTORS

Andre Agassi

Daniel Ayala

Thomas Breitling

William Bullard

Roger Bulloch

Lorenzo Fertitta

Brian Greenspun

Paul Huygens

Jim King

Arvind Menon

Steve Miller

Timothy Poster

Key Reid

Perry Rogers