



**MONTANA
DEPARTMENT OF
ADMINISTRATION**

Division of Banking & Financial Institutions

Steve Bullock, Governor
John Lewis, Director
Melanie Hall, Commissioner

SUPERVISORY MEMORANDUM

To: Montana State-Chartered Banks and Credit Unions

From: Melanie Hall, Commissioner

Subject: Coronavirus

Date: March 12, 2020

On March 12, 2020 at 4:30 pm, Governor Steve Bullock declared a state of emergency due to the coronavirus in Montana. Based on that declaration, Montana Commissioner of Banking Melanie Hall issued a proclamation that allows any state-chartered bank or credit union located in Montana to close any office in order to protect the health and safety of its employees and customers. As stated in the attached proclamation, each institution must develop and implement a plan to continue to provide essential financial services to its customers using ATMs, drive through windows and/or mobile banking applications throughout the course of this event.

If an institution is unable to continue to provide essential services to its customers, it must immediately notify the Montana Division of Banking and Financial Institutions (Division) by submitting a notice via email to banking@mt.gov. The FDIC does not require notice of branch closures. The FRB has requested a courtesy copy of the closure notice be sent to Dorothy Dockter at Dorothy.Dockter@mpls.frb.org. Credit unions should send a courtesy copy to the NCUA at WesternDOSmail@NCUA.gov.

Banks and credit unions may change hours at any location at any time by giving reasonable notice to the public and providing a copy of the notice to the Division via email at banking@mt.gov. Additional information is available on our [website](#).

STATE OF MONTANA
DEPARTMENT OF ADMINISTRATION
DIVISION OF BANKING AND FINANCIAL INSTITUTIONS
BUREAU OF CREDIT UNIONS

NOTIFICATION

Due to the coronavirus state of emergency declared by Governor Bullock, all state-chartered credit unions are hereby authorized to close any office, if the institution deems it necessary to protect the health and safety of their employees and members. The institution must develop and implement a plan to continue to provide essential financial services to its members using ATMs, drive through windows and/or mobile applications. If a credit union is unable to continue to provide essential services to its members, it must notify the Montana Division of Banking and Financial Institutions immediately.

This proclamation shall be effective at 4:30pm on March 12, 2020.



In witness whereof, I have hereunto subscribed my name and caused the seal of my office to be affixed at Helena, Montana this 12th day of March, 2020.

A handwritten signature in blue ink, appearing to read "Melanie G. Hall".

Melanie G. Hall, Commissioner
Division of Banking and Financial Institutions