



**MONTANA  
DEPARTMENT OF  
ADMINISTRATION**

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**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](mailto: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](mailto:Dorothy.Dockter@mpls.frb.org). Credit unions should send a courtesy copy to the NCUA at [WesternDOSmail@NCUA.gov](mailto: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](mailto:banking@mt.gov). Additional information is available on our [website](#).

**STATE OF MONTANA**  
**DEPARTMENT OF ADMINISTRATION**  
**DIVISION OF BANKING AND FINANCIAL INSTITUTIONS**

**PROCLAMATION**

On March 12, 2020 at 4:30pm, Governor Bullock declared a state of emergency due to the coronavirus in Montana. Based on this declaration and pursuant to Mont. Code Ann. 32-1-562, I hereby authorize all state-chartered banks located in Montana to close any office, if the institution deems it necessary to protect the health and safety of their employees and customers. 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. If an institution is unable to continue to provide essential services to its customers, 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", is written over a horizontal line.

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