

## **Division of Banking & Financial Institutions**

Greg Gianforte, Governor Misty Ann Giles, Director Melanie Hall, Commissioner

# SUPERVISORY MEMORANDUM

To: Montana State-Chartered Banks and Credit Unions

From: Melanie Hall, Commissioner

Subject: COVID-19

Date: January 15, 2021

On January 13, 2021, Governor Gianforte issued Executive Order No. 2-2021 rescinding Executive Orders 2-2020 and 3-2020, declaring that a statewide emergency running concurrent to the March 13, 2020 emergency declaration of the President of the United States exists. Based on this declaration, Montana Commissioner of Banking Melanie Hall hereby issues a new proclamation replacing the March 12, 2020 proclamation to continue to allow 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 continue to implement established pandemic plans 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 <a href="mailto:mpls.src.mergersandacquisitions.smb@mpls.frb.org">mpls.src.mergersandacquisitions.smb@mpls.frb.org</a>. Credit unions should send a courtesy copy to the NCUA at <a href="https://www.westernbosmail@NCUA.gov">westernbosmail@NCUA.gov</a>.

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 <a href="mailto:banking@mt.gov">banking@mt.gov</a>. Additional information is available on our website at <a href="https://www.banking.mt.gov">www.banking.mt.gov</a>.

# **STATE OF MONTANA**

#### **DEPARTMENT OF ADMINISTRATION**

# **DIVISION OF BANKING AND FINANCIAL INSTITUTIONS**

## **PROCLAMATION**

On January 13, 2021, Governor Gianforte declared a state of emergency due to COVID-19 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 continue to implement pandemic plans 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 8:00am on January 15, 2021.



In witness whereof, I have hereunto subscribed my name and caused the seal of my office to be affixed at Helena, Montana this 15<sup>th</sup> day of January, 2021.

Melanie G. Hall, Commissioner

Division of Banking and Financial Institutions