



BANKERS' BANK OF THE WEST

1099 Eighteenth Street ▪ Suite 2700 ▪ Denver, Colorado 80202
303-291-3700 ▪ 800-873-4722 ▪ fax 303-291-3714 ▪ bbwest.com

October 31, 2014

Dear Respondent Customer:

Bankers' Bank of the West (BBW) has set up a business recovery site at a secure remote location in the Denver metropolitan area. **The "Business Continuity Instructions" sheet lists the phone numbers and email addresses to be used during a disaster recovery situation.** The subsequent page lists phone numbers for the regulatory entities with which we will maintain contact during such an event.

Please keep this information in a readily accessible location at your bank and explain to your key employees that it is also posted to BBW's website under the "About Us" tab. The information should also be shared with your examiners and auditors.

Be sure to use **only the Bankers' Bank of the West voice numbers and email addresses in the "Business Continuity Instructions"** during a disaster recovery situation at BBW.

Feel free to contact our Information Technology department at the number above if you have questions about this matter. Thank you for your support and cooperation.

Sincerely,

A handwritten signature in blue ink that reads "Alice M. Voss".

Alice M. Voss
Executive Vice President and Chief Financial Officer



BANKERS' BANK OF THE WEST

— BUSINESS CONTINUITY INSTRUCTIONS —

In accordance with our business continuity plan, Bankers' Bank of the West (on behalf of its Denver, Colorado, and Lincoln, Nebraska offices) has established a business continuity hot site at a secure datacenter with 24/7/365 access.

The phone numbers and email addresses listed below will be the primary means of communication when Bankers' Bank of the West has implemented its business continuity plan in an emergency situation. Personal extensions and local numbers for Bankers' Bank of the West may not be available during an emergency.

Note that during an emergency, phone numbers other than those listed here may not function properly.

VOICE NUMBERS

Bankers' Bank of the West MAIN LINE 800-873-4722
Bankers' Bank of the West FED FUNDS LINE 800-318-8393
Bankers' Bank of the West BANK CARDS LINE 800-601-8630

EMAIL ADDRESSES

If we have notified you that phone lines are not available and you need to fax items, please scan those items and email them to the appropriate email address below.

MAIN emailinfo@bbwest.com
OPERATIONS email bbwadjustments@bbwest.com
BANK CARDS email cc@bbwest.com
FED FUNDS email wires@bbwest.com
INTERNATIONAL SERVICES email international@bbwest.com
LOANS email loanprocessing@bbwest.com
SAFEKEEPING email sk@bbwest.com

Website for current information in case of emergency: <http://www.bbwest.com>

In the event of an actual relocation, Bankers' Bank of the West will resume business processes as quickly as possible. Data accumulated during daily processing is backed up on a real-time basis to a server at the hot site.

Connection and restoration of data to emergency equipment will take approximately 30 minutes. Offsite emergency equipment is maintained on a regular basis.

Bankers' Bank of the West is committed to ensuring that services and communication are restored in a way that minimizes inconvenience and difficulty to our customers. The Bankers' Bank of the West Crisis Response Team includes senior management officers, senior staff, and the IT department. We are well-prepared to follow our pre-established and regularly tested contingency protocols if a business disruption or disaster occurs.



— BUSINESS CONTINUITY INSTRUCTIONS, CONTINUED —

If you are unable to reach Bankers' Bank of the West at any of the contact numbers listed on page one of this document, you may contact the following agencies for the latest information and status on Bankers' Bank of the West:

Colorado Division of Banking	303-894-7575
Federal Deposit Insurance Corporation	214-754-0098
Denver branch, Federal Reserve Bank of Kansas City	303-572-2300
Federal Reserve Bank of Kansas City	800-333-2690