



Dear Valued Clients,

The health and safety of our clients, associates, and communities continues to be our top priority at First Western Trust. As we monitor COVID-19 related developments, and in order to support community health efforts, First Western Trust will be shifting our standard lobby hours to appointments only beginning Friday, March 20th.

With this change, our offices remain open and fully functional while also keeping our clients and associates safe by limiting in-person interactions.

To schedule an appointment for in-person private banking or other services, simply contact us and we will be happy to serve you.

In addition, we would also like to continue to encourage all clients to request services by phone, email or any of First Western Trust's digital tools and self-service solutions in order to further limit the need for in-person interactions at this time.

For our Private Banking clients:

- Using our [online account access](#) or [mobile app](#), you can easily to view account history, perform transfers, initiate bill payments, and make deposits and much more. If you haven't enrolled in our consumer online access, it only takes a few minutes and can be found [here](#).
- For access to short-term cash, we encourage you to use any ATM worldwide at no additional cost. Our private bankers are also available to adjust your daily ATM or Point of Sale (POS) limits in real time to accommodate your immediate needs.
- For larger cash transactions, simply contact your private banker to arrange a transaction in any of our office locations.

For our Commercial Banking clients:

- Our [iWealth Business Banking](#), [remote deposit](#) and Business App services provide access and services to assist with your commercial banking needs.
- For more information about accessing our online and app-based commercial banking services, simply contact your private banker for information and enrollment options.

If you have any questions, please do not hesitate to let us know how we can help. We appreciate your business, and we look forward to assisting you.

Sincerely,

Scott Wylie
Chairman and CEO
First Western Trust