



**Utah Independent Bank:**  
**Community Support Plan for Government Shutdown Relief**  
**Custom Banking - Custom Ideas - Custom Solutions.**

At Utah Independent Bank, our mission is to deliver personalized service that goes beyond expectations. During challenging times like a government shutdown, we reaffirm our commitment to our customers and communities by offering compassionate, tailored support that reflects our core values of Productivity, Trust, Growth, and Happiness.

**Standing With Our Community**

We understand that a government shutdown can cause unexpected financial stress. As your trusted community bank, we are here to help ease that burden through thoughtful, personalized solutions designed to provide stability and peace of mind.

**Relief and Support Programs**

**Payment Deferrals** – Eligible customers—including federal employees, contractors, and small business owners affected by the shutdown—can defer loan or credit payments for up to 90 days without penalty or negative credit impact.

**Fee Waivers** – We will waive late fees on consumer and small business loans and temporarily suspend overdraft fees for affected customers.

**Skip-a-Payment Option** – Customers with qualifying loans may skip one scheduled payment to help manage short-term cash flow challenges.

**Personalized Financial Guidance** – Our team offers free one-on-one consultations to help you budget, manage debt, and navigate uncertainty. We are also offering community workshops focused on financial resilience.

**Our Commitment to Service**

Every member of our team is empowered to serve with heart. We are reaching out personally to affected customers, listening closely, and crafting custom banking solutions that reflect our dedication to trust, care, and partnership. We are also collaborating with

local organizations to extend additional resources to those in need, reinforcing our belief that strong values create strong communities.

**Together, We Move Forward**

Utah Independent Bank remains steadfast in its mission to enrich lives, empower people, and strengthen our communities. No matter the challenge, we are here for you—today and for generations to come.

Your goals are our mission. Your success is our purpose.