

***** Exercise Your Right to Vote *****
**Important Notice Regarding the Availability of Proxy
Materials for the Shareholder Meeting to Be Held on
April 21, 2021.**

OREGON BANCORP INC
101 HIGH STREET NE
SALEM OR 97301

Meeting Information

Meeting Type: Annual Meeting
For holders as of: February 18, 2021
Date: April 21, 2021 Time: 5:30 p.m., Pacific Time
Location: Willamette Valley Bank
5140 River Road N, Keizer, Oregon, 97303

The meeting will also be held virtually. The virtual link is:
wvbk.zoom.us/join and the meeting number is 92381819474.
Participants can join the call at 1-346-248-7799; Meeting ID
92381819474; Passcode 578611

You are receiving this communication because you hold shares
in Oregon Bancorp Inc. (the "Company").

This is not a ballot. You cannot use this notice to vote these
shares. This communication presents only an overview of the
more complete proxy materials that are available to you on the
Internet. You may view the proxy materials online at
www.wvbk.com/AnnualMeeting or easily request a paper copy.

We encourage you to access and review all of the important
information contained in the proxy materials before voting.

Before You Vote
How to Access the Proxy Materials

How to View Online:

Visit: www.wvbk.com/AnnualMeeting

How to Request and Receive a PAPER or E-MAIL Copy:

If you want to receive a paper or e-mail copy of these documents, you must request one. There is NO
charge for requesting a copy. Please choose one of the following methods to make your request:

- 1) BY E-MAIL*: info@pacificstocktransfer.com
- 2) BY TELEPHONE: 1-800-785-7782

* If requesting materials by e-mail, please put Oregon Bancorp Inc. Annual Meeting in the
subject line.

Requests, instructions and other inquiries sent to this e-mail address will NOT be forwarded to your
investment advisor. Please make the request as instructed above on or before March 19, 2021 to
facilitate timely delivery.

Important Information

As part of our efforts to eliminate unnecessary expenses and conserve the environment, Oregon Bancorp, Inc. has elected to provide internet access to the proxy statement and annual report rather than distributing hardcopies of the meeting materials. This reduces postage, printing expenses and paper waste.

How To Vote

Please Choose One of the Following Voting Methods

Vote In Person: Many shareholder meetings have attendance requirements including, but not limited to, the possession of an attendance ticket issued by the entity holding the meeting. Please check the meeting materials for any special requirements for meeting attendance. At the meeting, you will need to request a ballot to vote your shares.

Vote By Internet: To vote by Internet, go to <http://ipst.pacificstocktransfer.com/pxlogin>. Have the control ID on your Proxy Card ready and follow the instructions.

Vote By Mail: You can vote by mail by requesting a paper copy of the materials, which will include a proxy card.

Voting Items

The Board of Directors recommends you vote FOR the following:

- 1.) To elect ten directors to serve one-year terms
- 2.) To ratify and approve the appointment of Moss Adams, LLP as the auditor for the Company for 2021
- 3.) To approve such other business as may properly come before the meeting