



April 2, 2024

Dear Shareholder,

As a shareholder of Oregon Bancorp Inc., we invite you to attend our annual meeting of shareholders to be held on April 17th, 2024, at 5:00 p.m. at our Keizer branch located at 5140 River Road N, Keizer, Oregon 97303.

At the annual meeting, shareholders will be asked to consider and vote on the election of nine directors to serve one-year terms, the ratification of the appointment of Moss Adams, LLP as the auditor for the Company for 2024, and on such other business as may properly come before the meeting.

This notice is to inform you that the Company's Annual Report is available at the following website:

<https://annualgeneralmeetings.com/ORBN2024>

We encourage you to vote electronically using this website.

In the meantime, if you have any questions regarding the annual meeting or on any other matters, please reach out to us at 503-485-2222.

Thank you for being a shareholder.

Sincerely,

Ryan Dempster
President and Chief Executive Officer
Oregon Bancorp, Inc.