NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIALS

The Annual Meeting of Stockholders of Oregon Bancorp, Inc.
will be held at the Keizer Branch of Willamette Valley Bank,
5140 River Road N.,
Keizer, Oregon 97303
on April 16, 2025, at 5:30 PM PT

PROXY STATEMENT AND PROXY CARD ARE AVAILABLE AT:

https://annualgeneralmeetings.com/orbn2025/

Dear Shareholder:

The Annual Meeting of Shareholders of Oregon Bancorp, Inc., to be held on April 16, 2025, at 5:30 PM PT, has been called to consider and act upon the following matters:

- 1. The election of nine (9) directors to serve one-year terms; and
- 2. Ratification of the appointment of Moss Adams, LLP as the auditor for the Company for 2025.

Our Board of Directors recommends a vote "FOR" all director nominees and "FOR" proposal 2.

Complete proxy materials, including the Proxy Statement and proxy card, are available to you on-line at https://annualgeneralmeetings.com/orbn2025/ or upon your request by e-mail or first-class mail. We encourage you to access and review all of the important information contained in the proxy materials before voting.

You may vote online, by mail or virtually following the instructions in the Proxy Statement. If you wish to vote online, you will need your "Shareholder Control Number" (which can be found in the bottom right hand corner of this notice) and the web address, all of which will be included with or on the proxy card located on the Internet website stated above or mailed to you at your request. No other personal information will be required in order to vote in this manner. If you wish to vote by mail, simply print out the proxy card located on the Internet website stated above, mark the proxy card accordingly, sign and return it to us at the address indicated on the proxy card.

Important Notice Regarding the Availability of Proxy Materials for the Stockholder Meeting To Be Held on April 16, 2025:

- (1) This is not a ballot. You cannot use this notice to vote your shares. This communication presents only an overview of the more complete proxy materials that are available to you on the Internet. We encourage you to access and review all of the important information contained in the proxy materials before voting.
- (2) The Proxy Statement, 2024 Annual Report to Shareholders, and proxy card are available at https://annualgeneralmeetings.com/orbn2025/.
- (3) If you want to receive a paper or e-mail copy of these documents for this Annual Meeting and future annual shareholder meetings, you must request one. There is no charge to you for requesting a copy. Please make your request for a copy as instructed below on or before April 1, 2025 to facilitate timely delivery.

To request a paper or email copy of these documents, either:

Call our toll-free number -1-800-785-7782; or

Visit our website at https://annualgeneralmeetings.com/orbn2025/; or

Send us an email at cs@pacificstocktransfer.com

Please clearly identify the documents you are requesting, our Company name, and your name along with the Shareholder Control Number located in the lower right hand corner of this notice and the name and address to which the materials should be mailed or emailed, as applicable.

By Order of the Board of Directors