

FOR IMMEDIATE RELEASE

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Idaho First Bank Announces Opening Of Full-Service Branch in Bend, Oregon

Bend, Oregon – June 5, 2022 Idaho First Bank (the "Bank") (OTC: IDFB) is pleased to announce the opening of a new full-service branch located in Bend, Oregon. The Bend location will serve as the seventh full-service branch of Idaho First Bank.

Originally opened as a Loan Production Office (LPO) in December 2020, this new location will provide full-service in-branch banking including checking and savings accounts, and lending from mortgages, business expansion, and commercial construction.

"We are very excited to open this full-service branch and continue expanding into the growing community of Bend," stated Todd Cooper, CEO of Idaho First Bank.

"Since opening the Loan Production Office in early 2021, we have been extremely pleased by the warm reception received from the Central Oregon community," shared Steve Ferber, Area Market Leader. "The staff in our downtown Bend office has a group of seasoned bankers averaging 14 years working in this market, focusing on commercial lending and community involvement. With this conversion to a full-service branch, we will now offer a complete array of banking solutions for the community; and, with our hands-on approach, our clients will continue to receive unmatched customer service."

The Bend branch is located at 1030 N.W. Bond Street #203 Bend, OR 97703 and will be open from 10:00 a.m. to 5:00 p.m starting on June 15, 2022.

About Idaho First Bank

Idaho First Bank (IFB) is a full-service state-chartered community bank established in October 2005 and headquartered in McCall, Idaho. Known for its People First and Community First motto, IFB serves the greater southwest Idaho communities with six additional branches located in New Meadows, Eagle, Ketchum, Nampa, Boise, and Bend. Idaho First Bank is a member of the FDIC and an Equal Housing Lender. For more information, visit us at www.idahofirstbank.com

This release contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995 ("PSLRA"). Such forward-looking statements are subject to risks and uncertainties that may cause actual results to differ materially from those projected. These risks and uncertainties include, but are not limited to, economic conditions, the regulatory environment, loan concentrations, vendors, employees, technology, competition, and interest rates. Readers are cautioned not to place undue reliance on the forward-looking statements. Idaho First Bank has no obligation to publicly update forward-looking statements after the date of this release. This statement is included for the express purpose of invoking PSLRA's safe harbor provisions.