

March 16, 2020

To our valued clients and partners:

At Oak Ridge, we are continually monitoring the effects of the Coronavirus epidemic on our workplace and our community, as well as in the financial markets. Much of this work recently has focused on implementing plans to allow the firm to function fully in the event our physical offices are required to be closed.

Our employees are our most valuable assets, their health, and that of their families, are our very highest priority. In support of this, we have implemented procedures allowing our employees to work from home, we are suspending business travel and are limiting face to face meetings to only those instances where it cannot be avoided. Additionally, in all circumstances, we are asking our employees to observe "social distance" practices to limit the spread of this virus.

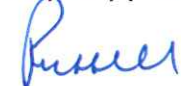
We will continue to maintain a small staff in our offices on an as-needed basis to ensure that there are no interruptions in our business operation during this time. However, our offices will be closed to all non-employees.

Throughout this market disruption, our business will continue to operate normally. While there inevitably will be glitches as we make this transition, we pledge that you will continue to receive the very high level of service you have come to expect from Oak Ridge.

Please bear in mind, our representatives have all been through significant market disruptions before. While no two are alike, they share many characteristics that our experienced representatives can help you address. I encourage you to speak openly with your representative about your concerns and at the same time, keep an open mind to the many opportunities markets like this can create. In time, this too shall pass. In the meantime, let's work together to be sure you are in the best position possible to meet your financial goals.

Thank you for your commitment to Oak Ridge Financial. We truly value you as a client and appreciate the trust you have placed in our firm and our people. If you have any comments or questions that I might address, please feel free to reach out to me.

Very truly yours,



Russell S. King

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