



Dear Shareholder or Prospective Investor:

Bank of Idaho Holding Co. is excited to join the OTCQX Best Marketplace! We believe it will provide our stock with a higher level of liquidity, which is beneficial to both buyers and sellers. Since joining the OTC-QX, we have had some questions about how stock transactions work for our investors, so we are providing some information on how to initiate a transaction on the OTCQX Market to buy or sell Bank of Idaho Holding Co. stock (OTCQX:BOID). You can find us at www.otcmarkets.com under the symbol BOID.

The process of purchasing over-the-counter (OTC) stock is different from purchasing stocks from companies traded on the New York Stock Exchange or the Nasdaq. Orders of OTC securities can be made directly through "Market Makers", agents who facilitate the trade of OTC stocks through electronic trade on the ATS (Alternative Trading System). Alternatively, you can go onto your online brokerage account to place an order, which then gets routed to a market maker to facilitate the transaction.

Bank of Idaho Holding Co. has a list of some Market Makers who will assist our shareholders and other prospective buyers or sellers of our holding company's stock. They are extremely helpful, so any questions or concerns you may have regarding this process may be directed to any one of them to ensure you are comfortable with the process of buying or selling OTC stock. Please refer to attached exhibit page for a complete list of available Market Makers who deal in Bank of Idaho Holding Co. stock (traded under the symbol BOID). If you have questions about how to initiate a trade with our stock, any of these market makers are available to provide you with answers and help you feel comfortable with the transaction.

Thank you for your interest in Bank of Idaho Holding Co.

Sincerely,

A handwritten signature in black ink that reads "Jeffrey K. Newgard".

Jeff Newgard
President, Bank of Idaho Holding Co.

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