

HERITAGE BANK OF NEVADA



Products & Services Customer Notice of Change IMPORTANT - PLEASE READ



**Heritage
Bank**
of Nevada
Division of Glacier Bank

It's not how big your bank is.
It's how big you are with your bank.™

www.heritagebanknevada.com

**Serving Northern Nevada
with Seven Full Service
Branch Locations**

Member
FDIC



HERITAGE BANK OF NEVADA



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Dear Valued Customer,

In August of 2019, Heritage Bank of Nevada became the Nevada Division of Glacier Bancorp, a Montana-based company with a long history of serving local communities. We're excited to share details about the next steps in completing our integration with Glacier Bancorp within this guide.

During the weekend of June 12th, Heritage Bank will migrate our data processing system, including all customer information, to Glacier's system. Our new system will allow us to gain efficiencies in account openings, operations, and provide enhanced online banking features. Best of all, the conversion will allow our customers to bank at our sister division branches of Glacier Bank in eight different states. On June 15th, Heritage Bank of Nevada will offer you an expanded branch network that will allow you even more banking options.

Our goal is to make this conversion as simple and smooth as possible and to provide the service you have come to expect, whether over the phone or in person. You will continue to receive personal attention from familiar faces as you visit your local branch.

We encourage you to keep this Notice of Change as a reference and also to check our website for helpful resources and information.

For the health of our customers and employees, our lobbies may be temporarily closed due to COVID-19. If so, we invite you to use our drive-thru lanes, online banking, ATMs, mobile banking or telephone banking. We are also happy to meet you in the lobby when you call your branch to schedule an appointment.

We are excited about the changes ahead and trust you will be too. We truly appreciate your business and banking relationship and are committed to having our tradition continue as we serve you for years to come.

Sincerely,

Stanley Wilmoth
CEO/President
Heritage Bank of Nevada

**Heritage
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IMPORTANT DATES / TEMPORARY SERVICE INTERRUPTIONS

We will be upgrading our systems during the weekend of June 12, 2020.

We'd like you to be informed of some very important dates and how your account may be temporarily impacted. Please review the following information below so you can plan accordingly for any **temporary** service interruptions.

Important Dates	Friday, June 12	Saturday, June 13	Sunday, June 14	Monday, June 15
Branches and Drive-Up Lanes	Open Normal Branch Hours	Closed	Closed	Open Normal Branch Hours
Debit/ATM Cards	Available	Available with limits up to \$1,000	Available with limits up to \$1,000	Available with new activated card
Online Banking	Available Only During Normal Branch Hours*	Unavailable	Unavailable	Available – See new Login Instructions
Mobile Banking	Available Only During Normal Branch Hours*	Unavailable	Unavailable	Available – New App Required
Mobile Remote Deposit	Mobile Remote Deposit available until 11:00am	Unavailable	Unavailable	Available – New App Required
Bill Pay	Unavailable as of 6:00am on June 8 th	Unavailable	Unavailable	Available
Online Transfers	Available Only During Normal Branch Hours*	Unavailable	Unavailable	Available
ATMs	May Be Unavailable	May Be Unavailable	May Be Unavailable	May Be Unavailable
24/7 Telephone Banking	Available Only During Normal Branch Hours*	Unavailable	Unavailable	Available
Night Drops	Available	Available	Available	Available
Wire Transfers	Available Up to Cut-off Time of 2:00pm	Unavailable	Unavailable	Available
Bank Website	Available	Available	May be temporarily Unavailable	Available - NEW WEBSITE

** Normal Branch Hours are: Monday through Thursday 9:00am to 5:00pm - Friday 9:00am to 6:00pm*

Normal Drive-Up Hours are: Monday through Thursday 8:30am to 5:00pm – Friday 8:30am to 6:00pm

.Note: Our goal is to restore all services as quickly as possible on Monday, June 15th.

We appreciate your patience and understanding.

BRANCHES

Branch & Drive-Up Lanes will close at 6:00 p.m. on Friday, June 12th. Branches will only be affected the weekend of the upgrade. The upgrade will occur during the evening of Friday, June 12th through Sunday, June 14th. All branch locations will be open during regular business hours on Monday, June 15th.

ATMS

Heritage Bank Automated Teller Machines (ATMs) may experience brief interruptions in service the week of Monday, June 8th with other intermittent down times possible during our system conversion weekend. You will be able to use your debit and/or ATM cards at other bank ATMs and we will refund any ATM fees incurred during this period of time upon request. Balance inquiries and PIN changes will not be available beginning Monday, June 8th through Monday, June 15th.

ATM DEPOSITS

Beginning Monday, June 8th, all Heritage Bank ATMs will no longer accept deposits.

DEBIT/ATM CARDS

You will receive by mail a NEW Heritage Bank CHIP-ENABLED Visa Debit Card / ATM Card. This replacement chip card will have a new card number. If you have a Health Savings Account (HSA) with an HSA debit card, you will receive by mail a new HSA Visa debit card to replace your existing card. The card mailer will include instructions on how to activate your card(s).

IMPORTANT: You will be able to activate your new card(s) on Monday, June 15th. Your current Heritage Bank debit card and ATM card will stop working on Monday, June 15th.

If you use your current Heritage Bank debit card for recurring payments, such as phone or utility bills, you will need to contact those companies to provide your newly activated Heritage Bank debit card information for payments due on or after June 15th.

Although we do not foresee any interruption in the debit card system, please be prepared to utilize other forms of payment throughout the weekend of June 12th.

TELEPHONE BANKING 24/7

The 24/7 Telephone Banking Service, (775) 348-1012 and in Carson Valley at (775) 881-1117, will not be accessible during the transition weekend.

NIGHT DROP

The night drop at all branches will be available through the transition weekend. Transactions deposited in the night drop will be processed and posted when the bank opens for business on Monday, June 15th.

WIRE TRANSFERS

Wire transfers will be unavailable beginning Friday, June 12th after 2:00pm through the transition weekend. Wires can be initiated again beginning Monday, June 15th.

BANK WEBSITE

The Heritage Bank website will be updated with new navigation and functionality. The website may be intermittently unavailable Sunday, June 14th. It will be available on Monday, June 15th.

TRANSFERS

Recurring transfers set up through the Online Banking system will be included in the new system and will be available Monday, June 15th. This will include all transfers between accounts, both deposits and loan accounts.

ONLINE BANKING LOGIN

Beginning on Monday, June 15th, you will be logging into the new Heritage Bank website and online banking. *To access your online banking account, look for the login fields in the upper right-hand corner of the new Heritage Bank website. Unless otherwise contacted, enter your current username and the last 4 digits of your SSN/Tax ID.*



Personal and Business Account Visa Debit Cards

If you currently have a debit card for your personal and/or business accounts, you will receive by mail a NEW CHIP-ENABLED Visa Debit Card. This replacement chip card will have a new card number.

- Activate your new card in accordance with the instructions you receive in the card mailer. Activation needs to take place on or after Monday, June 15th. Your new card cannot be activated prior to Monday, June 15th.
- **Call our PIN Management Service at 888-891-2435 to establish your PIN.**
- If you use your current debit card for recurring payments, such as phone or utility bills, you will need to contact those companies to **provide them with your newly activated Visa Debit Card information**. Your existing card will continue to work and process recurring payments through Friday, June 12th.
- Your existing debit cards will stop working on Monday, June 15th, so please activate your new card on or after Monday, June 15th and properly dispose of your existing debit card.

Your new card will have different daily withdrawal limits: ATM withdrawals will be \$500 per day; point of sale purchases will be \$2,500 per day.

Although we do not foresee any interruption in the debit card system, please be prepared to utilize other forms of payment through the weekend of June 12th. During the conversion weekend, your old debit card will allow ATM withdrawals up to \$500 per day; and point of sale purchases totaling up to \$1,000 per day.

Going forward after the conversion, we will have the ability to issue instant debit cards within our branches at the time of account opening or when current cards are lost and/or need to be replaced.

IMPORTANT: You must activate your new card(s) starting on Monday, June 15th. Your new card will not work until it is activated. Your current debit card(s) will stop working on Monday, June 15th.

Health Savings Account (HSA) Visa Debit Cards

If you have a Health Savings Account with an HSA debit card, you will receive by mail a new HSA Visa Debit Card to replace your existing card. **Your card will have a new number. Your new Heritage Bank HSA Visa debit card will not be a chip card.**

- You will need to activate your new card in accordance with the instructions you receive in the card mailer. Activation needs to take place on or after Monday, June 15th. Your new card cannot be activated prior to Monday, June 15th.
- **Call our PIN Management Service at (888) 891-2435 to establish your PIN.**
- If you use your current HSA Visa debit card for recurring payments, you'll need to contact those companies to provide them with your newly activated HSA Visa debit card information. Your existing card will continue to work and process recurring payments through Friday, June 12th.
- Your new card will have daily withdrawal limits of \$500 per day, and point-of-sale purchase limits of \$2,500 per day.

Your existing HSA debit cards will stop working on Monday, June 15th so please activate your new card on or after Monday, June 15th and properly dispose of your existing debit card.

Although we do not foresee any interruption in the debit card system, please be prepared to utilize other forms of payment through the weekend of Friday, June 12th. During conversion weekend, your old debit card will allow ATM withdrawals up to \$500 per day; and point of sale purchased totaling up to \$1,000 per day.

Going forward after the conversion, we will have the ability to issue Instant Debit Cards within our branches at the time of account opening or when current cards are lost and/or need to be replaced.

ATM Cards

If you currently have a Heritage Bank ATM card, you will be mailed a new ATM card to replace your existing card. **Your new ATM card will have a new number.** Please call the activation phone number listed on your new card to activate. Your new ATM card will not be a chip card. In addition, new ATM cards will feature the Glacier Family of Banks logo. Remember that Heritage Bank of Nevada is a division of Glacier Bank. Activation needs to take place on or after Monday, June 15th.

Although we do not foresee any interruption in the debit card system, please be prepared to utilize other forms of payment through the weekend of Friday, June 12th. During the conversion weekend, your old ATM card will allow ATM withdrawals up to \$200 per day.

IMPORTANT: You must activate your new card(s) starting on Monday, June 15th. Your new card will not work until it is activated. Your current debit card(s) will stop working on Monday, June 15th.

Your New PIN

You will be prompted to set a new PIN when you call and activate your new card. You will also be able to set and change your PIN going forward by calling our PIN Now Service at 888-891-2435 or calling the branch.

Debit Card Guard smsGuardian™ Text Alerts

Enroll your new card, once activated, to take advantage of Debit Card Guard smsGuardian™ Text Alerts by visiting our website at www.HeritageBankNevada.com. Sign up by clicking on the Debit Card link under the Personal or Business section of the homepage. Debit Card Guard is an anti-fraud notification service that sends text alerts directly to your mobile phone or other sms-enabled devices. When a certain debit card transaction takes place, this added layer of security quickly alerts you to possible fraudulent use of your card.

CardValet will not be available through Heritage Bank of Nevada after Friday, June 12th.

Mobile Pay

Your new debit card will be supported on Apple Pay, Google Pay and Samsung Pay. These tools offer point-of-sale convenience for quick check out from your digital wallet. Your device manufacturer will offer the most up-to-date information on supported devices and OS versions.



NEW FEATURES & BENEFITS: *COMING SOON!*

The new online banking platform is user-friendly, intuitive, and powerful. New features include a customizable dashboard that displays all the information you want to see at a glance to save you time; Personalized Alerts, Instant Online Enrollment, mobile-friendly accessibility and much more!

If you are not currently using Online Banking, please visit www.HeritageBankNevada.com.

New Mobile Banking Apps



Heritage Bank's mobile banking App will be available for download on or after Monday, June 15th at the Apple App Store and Google Play. **Remember, Heritage Bank of Nevada is a division of Glacier Bank, so [search for the App under "Glacier Family of Banks."](#)**

With the App, you can access your account information, pay bills, transfer funds, view alerts, and access our Mobile Check Deposit product right from your Apple or Android smart phone or tablet. You must be an Online Banking user to have access to the mobile App.

Text Banking

Text banking gives you the availability of texting a simple command to receive account balances and recent account activity. **Enroll in Text Banking** through your new Online Banking system. Text message and/or data charges may apply.

Remote Deposit Anywhere

You can use your smart phone to capture check images and skip the deposit slip. Just use your phone's camera to snap a picture of a check and send it to the bank electronically with our mobile app. It's fast, safe and convenient with mobile banking. TAP. SNAP. DEPOSIT!



ACCOUNT ACCESS & SERVICES: WHAT IS CHANGING?

Account Numbers

Your deposit account number will remain the same and will appear on your Heritage Bank statements as well as other account documents you receive from us after Sunday, June 14th, unless you are notified separately by mail. Any current automatic payments or deposits to your account will continue with no changes. Your existing Heritage Bank checks will continue to work before, during, and after the conversion.

Safe Deposit Box Account Numbers and Payments

Safe deposit box account numbers will be expanded to include the new branch number. Safe deposit box notices will reflect this change. No action is needed by box owners. The box payment method will remain the same. For example: if you currently have an annual transfer (auto-payment) in place, it will continue to occur on the same date.

Loan Account

Any loan payments made during conversion will be credited as of the business day you make your payment. This will include any payments made by check, a transfer between accounts, or an ACH transfer from another financial institution.

Routing Number

The bank's routing number will remain the same; there is no need to update your routing number for any of your automatic payments, deposits, or your checks.

Statements

Please be advised that you will receive two statements in the month of June. You'll receive a statement dated June 12th, and a statement on your normal statement date. In July, your monthly statement will resume its regular schedule except for the following statement cycles:

- If your current statement cycle is the 1st through the 4th of the month, it will change to the 5th of the month.

You will notice the statements sent after June 15th will have a different appearance and format.

eStatements

All customers will be prompted to enroll or re-enroll for eStatements when they first login to the new Online Banking System. Going forward, 18 months of eStatements will be available starting at the time you enroll.

Certificate of Deposit Accounts

Your current CD and CD IRA products will remain the same until maturity. Notices will be mailed prior to maturity regarding any forthcoming changes.

Automatic Funds Transfers

If you have an Automatic Funds Transfer set up for your account, and the payment date falls on a weekend or holiday, your payment will be processed on the first business day following the weekend or holiday.

Arbitration Provision

This notice includes an Arbitration Provision which is being added to the Terms and Conditions of Your Account. This Arbitration Provision applies to checking, money market and savings accounts. The Arbitration Provision provides the right to opt-out of that provision. Please read the information below regarding effective date and right to opt-out carefully. The Arbitration Provision is included with the account disclosures at the end of this document.

Effective Date. This Arbitration Provision is effective upon the 31st day after we provide it to you (“Effective Date”), unless you opt-out in accordance with the requirements of the RIGHT TO OPT-OUT provision below.

Right to Opt-Out. You have the right to opt-out of this Arbitration Provision and it will not affect any other terms and conditions of your account agreement or your relationship with the Bank. To opt-out, you must notify the Bank in writing of your intent to do so within 30 days after the Effective Date. Your opt-out will not be effective and you will be deemed to have consented and agreed to the Arbitration Provision unless your notice of intent to opt-out is received by the Bank in writing at 49 Commons Loop, Kalispell, Montana 59901 within such 30 day time period. Your notice of intent to opt-out can be a letter that is signed by you and an email sent by you that states, “I elect to opt-out of the Arbitration Provision” or any words to that effect.

ONLINE / MOBILE BANKING UPDATES

New Banking Platform

In order to make way for our new products and services, our Online Banking platform will be converted to a new platform. The updated Online Banking platform is user friendly, intuitive, and powerful. You will have access to features such as a customizable dashboard that displays all the information you want to see at a glance to save you time, personalized alerts, instant online enrollment, mobile-friendly accessibility and much more!

IMPORTANT:

Unless contacted, your current online banking username will transfer to the new system and remain the same. Usernames are case sensitive and limited to 25 characters. Special characters other than +, %, @, !, \$, *, and – are not permitted. **If your username contains a special character, it may be eliminated** (e.g. Username jdoe.com will be jdoecom). **You will be required to enter the last four digits of your SSN/Tax ID as your temporary password during your initial login on Monday, June 15th.** You may log in for the first time either through a desktop computer or through the mobile app.

Once logged in, you will be prompted to change your password, accept the user agreement, choose your security questions, opt to receive eStatements/eNotices and perform other necessary tasks to ensure the security and proper set up of your account.

Check images and eStatements for dates prior to the conversion weekend will not be available on the new system. Please contact us if you need assistance saving this information. After the conversion, your account history and images will begin to build again. Our new system will retain 90 days of history, 12 months of standard statement information detail, and 18 months of eStatements if you elect to enroll to receive eStatements.

IMPORTANT: Any check images, account history and eStatements you would like to keep must be downloaded and personally retained prior to this change by Thursday, June 11th.

If you are not currently using Online Banking, we invite you to visit www.HeritageBankNevada.com to enroll on or after Monday, June 15th.

Online Bill Pay

Our Online Bill Pay system will be upgraded. If you use the Heritage Bank Bill Pay service, the payees that you have set up will be automatically moved over to the new system.

eBill services will be deactivated on June 12th. You will need to reestablish this service within the new bill pay system starting Monday June 15th.

IMPORTANT:

Payments scheduled Monday through Friday before 1:00 p.m. will be processed that day. Payments scheduled after 1:00 p.m. or on holidays and weekends will be processed the next business day. Please allow 2-3 days for electronic payments and 5-7 days for payments made by check.

Daily Cut-Off Times

As of Monday, June 15th, the daily cut-off times will change as follows:

Wires – 2:00 p.m.

ACH Origination – 4:00 p.m. for cash management customers

Positive Pay – 10:30 a.m. for cash management customers

Remote Deposit Capture – 5:00 p.m. for cash management customers

Mobile Remote Deposits – 5:00 p.m.

Online Account Transfers – 7:00 p.m.

Cash Management...

Please refer to the Cash Management Welcome Letter sent to Cash Management customers.

Please refer to the Funds Availability Policy enclosed in this guide for additional information and refer to our website for other Glacier Bank Division locations.



PRODUCT CHANGES (Effective Monday, June 15th, 2020)

PERSONAL CHECKING ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
PERSONAL CHECKING DIRECT DEPOSIT CHECKING E-CHECKING	TOTALLY FREE CHECKING	Non-interest-bearing account No minimum balance requirements No monthly service charge
HERITAGE SILVER CHECKING	50+ INTEREST CHECKING	FREE for customers 50 and over FREE personalized corporate image checks FREE cashier's checks Interest compounded and credited monthly No minimum balance requirements No monthly service charge
PERSONAL INTEREST CHECKING	EASY INTEREST CHECKING	FREE checking with the convenience of direct deposit or automatic loan payments! Interest compounded and credited monthly No minimum balance requirements No monthly service charge

BUSINESS CHECKING ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
BASIC BUSINESS CHECKING HERITAGE BUSINESS CHECKING HERITAGE PLUS BUSINESS CHECKING	TOTALLY FREE BUSINESS CHECKING	An account that's right for your business 3000 items per month – includes debits, credits and deposited items No minimum balance requirements No monthly services charges No transaction fees Free Online Banking Check images included in monthly bank statements – Free! If a Totally Free Business Checking account exceeds 3,000 free monthly transaction items, \$10,000 in monthly coin and currency deposits or withdrawals, including change orders or requires additional regulatory oversight, the account may be changed to Business Analysis Checking which includes additional fees.
BUSINESS MONEY MARKET CHECKING	BUSINESS INTEREST CHECKING	Interest compounded and credited monthly. A service charge of \$6.00 will be imposed every month if the balance falls below \$1,500 any day of the month.
ANALYZED BUSINESS	BUSINESS ACCOUNT ANALYSIS	A service charge of \$10.00 will be imposed each month with a per item charge of \$0.25 for every credit and per item charge of \$0.10 for every debit. A per item charge of \$0.10 will be imposed for deposited items. Other fees may apply as additional services are selected. This account earns a credit that may be applied against your monthly service charge. If the amount of the credit exceeds the amount of these fees, you will not receive any credit for the difference. An earnings credit of 0.15% will be calculated using the simple compound method by applying the earnings credit rate to the average collected balance minus the 10% reserve requirement in the account for each statement cycle. At our discretion and at any time, we may change the earnings credit rate.

BUSINESS INTEREST CHECKING	PREMIER BUSINESS ANALYSIS	<p>A service charge of \$10.00 will be imposed each month with a per item charge of \$0.25 for every credit and a per item charge of \$0.10 for every debit. A per item charge of \$0.10 will be imposed for deposited items. Other fees may apply as additional services are selected.</p> <p>This account earns a credit that may be applied against your monthly service charge. If the amount of the credit exceeds the amount of these fees, you will receive a credit for the difference. An earnings credit of 0.15% will be calculated using the simple compound method by applying the earnings credit rate to the average collected balance minus the 10% reserve requirement in the account for each statement cycle. At our discretion and at any time, we may change the earnings credit rate.</p>
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PRODUCT CHANGES Effective Monday, June 15th, 2020)

SAVINGS ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
PERSONAL SAVINGS	SAVINGS ACCOUNT	<p>Interest compounded and credited monthly</p> <p>Pays interest at a variable rate - contact us for current rates</p> <p>A service charge of \$2.00 will be imposed every month if the balance falls below \$100 any day of the month</p>
BUSINESS SAVINGS	BUSINESS SAVINGS	<p>Interest compounded and credited monthly</p> <p>Pays interest at a variable rate – contact us for current rates</p> <p>A service charge of \$2.00 will be imposed every month if the balance falls below \$100 any day of the month</p>

MONEY MARKET ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES	TIERED INTEREST RATE
MONEY MARKET SAVINGS	MONEY MARKET DEPOSIT ACCOUNT	<p>A service charge of \$10.00 will be imposed every month if the balance falls below \$2,500 any day of the month.</p> <p>Interest compounded and credited monthly.</p> <p>Pays interest at a variable rate - contact us for current rates.</p> <p>Transfers to another account or third parties are limited.</p>	<p>Tiered Interest Rate:</p> <p>\$0.01 - \$9,999.99</p> <p>\$10,000.00 - \$24,999.99</p> <p>\$25,000.00 - \$49,999.99</p> <p>\$50,000.00 - \$99,999.99</p> <p>\$100,000.00 - \$499,999.99</p> <p>\$500,000.00 - \$999,999.99</p> <p>\$1,000,000.00 and above</p>
BUSINESS MONEY MARKET SAVINGS	BUSINESS MONEY MARKET DEPOSIT ACCOUNT	<p>A service charge of \$10.00 will be imposed every month if the balance falls below \$2,500 any day of the month</p> <p>Interest compounded and credited monthly</p> <p>Pays interest at a variable rate - contact us for current rates</p> <p>Transfers to another account or third parties are limited</p>	<p>Tiered Interest Rate:</p> <p>\$0.01 - \$9,999.99</p> <p>\$10,000.00 - \$24,999.99</p> <p>\$25,000.00 - \$49,999.99</p> <p>\$50,000.00 - \$99,999.99</p> <p>\$100,000.00 - \$499,999.99</p> <p>\$500,000.00 - \$999,999.99</p> <p>\$1,000,000.00 and above</p>

PLATINUM MONEY MARKET SAVINGS	PREMIER MONEY MARKET DEPOSIT ACCOUNT	A service charge of \$10.00 will be imposed every month if the balance falls below \$5,000 any day of the month interest compounded and credited monthly. Pays interest at a variable rate – contact us for current rates. Transfers to another account or third parties are limited.	Tiered Interest Rate: \$0.01 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 - \$749,999.99 \$750,000.00 - \$999,999.99 \$1,000,000.00- \$2,499,999.99 \$2,500,000.00 and Above
PLATINUM BUSINESS MONEY MARKET SAVINGS	PREMIER BUSINESS MONEY MARKET DEPOSIT ACCOUNT	A service charge of \$10.00 will be imposed every month if the balance falls below \$5,000 any day of the month. Interest compounded and credited monthly. Pays interest at a variable rate – contact us for current rates. Transfers to another account or third parties are limited.	Tiered Interest Rate: \$0.01 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 - \$749,999.99 \$750,000.00 - \$999,999.99 \$1,000,000.00- \$2,499,999.99 \$2,500,000.00 and Above

MEDICAL ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES	
HEALTH SAVINGS ACCOUNT	HEALTH SAVINGS ACCOUNT	This is a variable interest rate account No minimum balance requirements No annual or set up fee Interest compounded and credited Monthly Free Standard HSA Checks	Tiered Interest Rate: \$0.01 - \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000.00 – and Above

Open End Line of Credit Loans (Home Equity Line of Credit, Demand Deposit Loan Account and Business Overdraft Protection Accounts)

Beginning in June, we will no longer require a minimum advance amount or advance increments on your Home Equity Line of Credit, Demand Deposit Loan Accounts or Business Overdraft Protection Accounts. On your Home Equity Line of Credit, Demand Deposit Loan Accounts or Business Overdraft Protection Accounts, you may request any amount to advance without the previous minimum requirements. When an account tied to the Demand Deposit Loan account or Business Overdraft Protection Account overdraws, the amount that will advance automatically will either round to the nearest dollar to cover the overdraft or advance the remaining available amount from the Demand Deposit Loan or Business Overdraft Protection.

All Loans - Payment Reminder / Past Due Notices

We have standardized all our loan types to produce Reminder and Past Due Notices with the same timing:

- First Reminder – 10 days past the due date
- Second Reminder – 30 days past the due date
- Third Reminder – 40 days past the due date
- Fourth Reminder – 60 days past the due date

The number of days to generate is standard regardless of the loan type. Example: if you have a 15-day grace period, you will receive a reminder notice at 10 days past the due date, even though the grace period does not end for another five days.

All Loans - Statement/Notice

Beginning in June, you may notice a change in the number of days prior to your due date that you receive a statement. We have standardized the various loan types to follow the same process for generating monthly statements/notices. Some of the notices are as required by federal regulation. The regulation for Home Equity Lines of Credit, Preferred Lines of Credit, Demand Deposit Loan Accounts and Business Overdraft Protection accounts (open end lines of credit) requires us to send the statements 21 days prior to the next months payment due date. Construction Loan statements have been standardized to generate 10 days prior to the next month's payment due date. All other consumer installment loans and business loans will generate statements 15 days prior to the next month's payment due date.

Mortgage Loan Servicing Transfer

Effective in June, certain Single-Family Real Estate Mortgage Loans will be serviced from Glacier Family of Bank's Mortgage Loan Servicing Center located in Coeur d'Alene, ID. This change in servicing will in no way affect the terms of your loan or your ability to make your payments at one of our local branches. If your loan is affected, you will receive additional information under separate cover regarding this matter.

All Loans - Minimum Amount to Create / Send a Bill

Beginning in June, each loan account will be standardized with a \$5.00 minimum amount to create a Statement/Notice. On consumer installment and business loans, if the amount that is due for that statement period is \$5.00 or less, then a statement will not generate, but rather roll the next payment due date to the next month. On Mortgage, Home Equity, Home Equity Line of Credit, Preferred Lines of Credit, Demand Deposit Loan and Business Overdraft Protection Accounts, if the minimum amount due is \$5.00 or less, you will still receive a statement as required by regulation, with \$0 due. The system will roll the next payment due date to the next month.

All Loans – Credit Bureau Reporting

Beginning in June, we will start reporting to all three credit bureaus – TransUnion, Experian and Equifax.

Leap Year

The additional day in a leap year will be based on a 366-day year for simple interest-based loans.

Statement Fee

Beginning in June, you will no longer be charged a Statement Fee.

Statements

Please be advised that you may receive two Demand Deposit Loan, Business Overdraft Protection and Home Equity Line of Credit statements in the month of June. You'll receive a Consumer Revolving Line of Credit statement dated June 12 and one generated around 21 days before your normal due date.

Combined Statements

Beginning in June, only Demand Deposit Loans will receive a combined statement. All other Loan Types will receive one statement per loan account.

Index Rate Updates

There will be no changes to the date your rate changes; however, the update to the Index is our computer system will happen weekly on Tuesday mornings. This will begin the Tuesday after June 16th.

Demand Deposit Loan, Business Overdraft Protection and HELOC Payment Due Dates

In the previous system, you may have had an exact day of the month for your payment. With this system change, your payment day of the month may vary by a couple of days, depending on when it cycles.

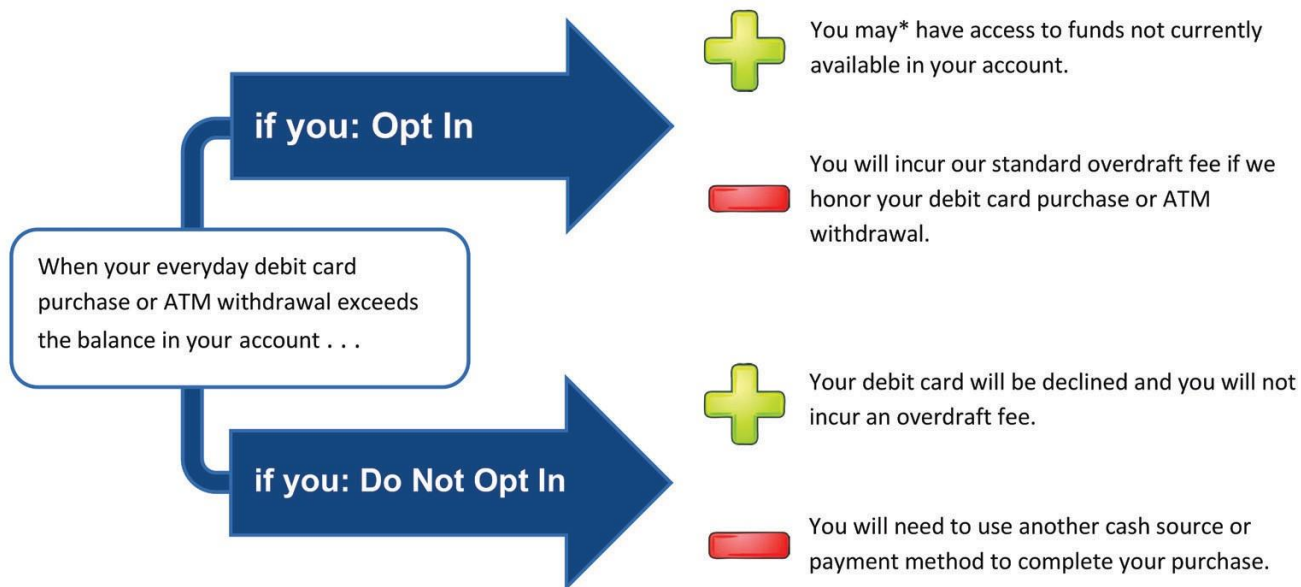
Mortgage Loan Payments

Partial Payments may be held in a separate account (suspense account) until you pay the balance of the payment due and then will be applied to your loan.

Minimum Advance Limits

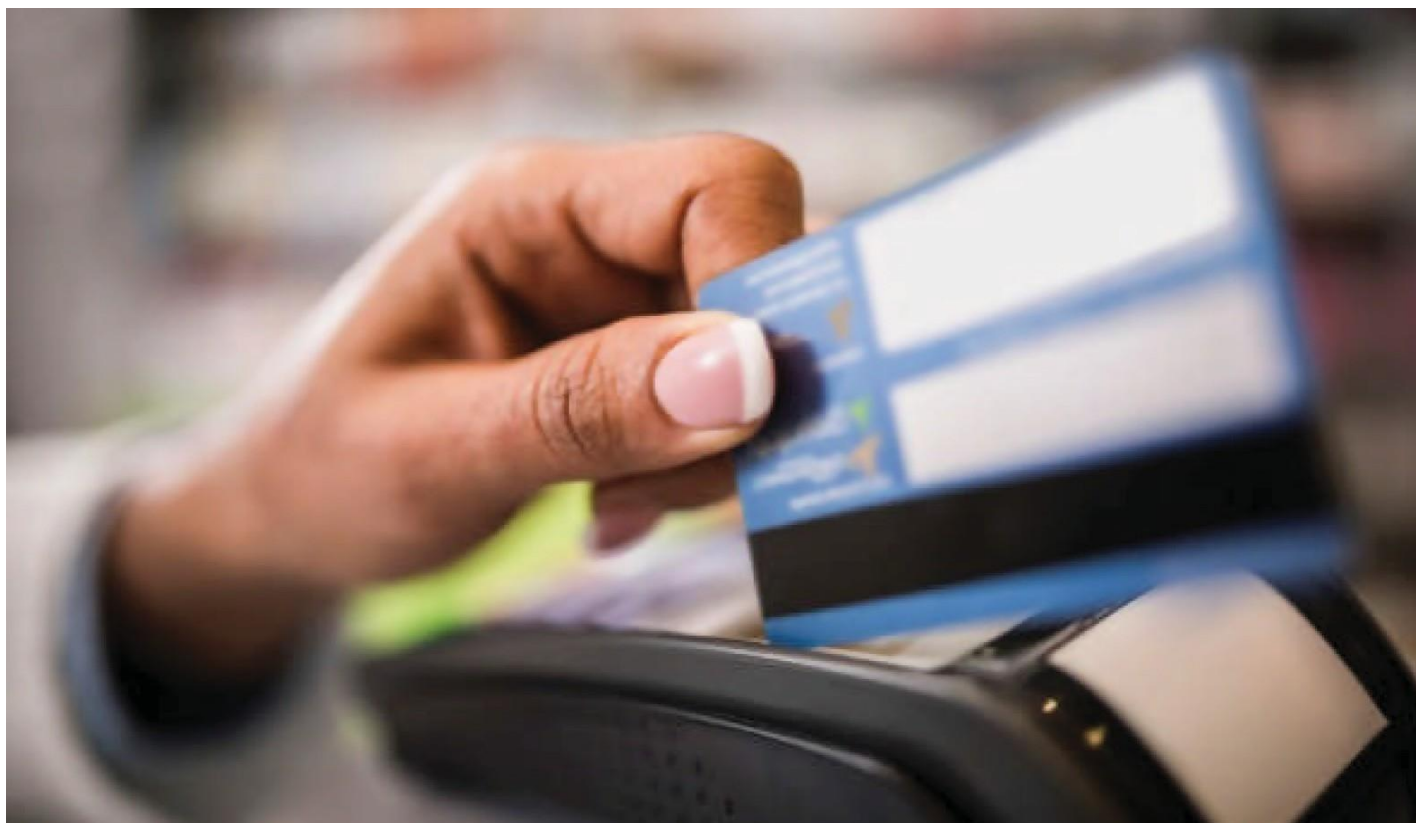
Beginning in June, you will no longer have Minimum Advance Limits.

DEBIT CARD OVERDRAFT AUTHORIZATION: UNDERSTANDING YOUR DECISION



*We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

Effective 2/3/2017



WHAT YOU NEED TO KNOW ABOUT OVERDRAFT AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We have standard overdraft practices that come with your account.

We can cover your overdrafts as follows:

We also offer one or more overdraft protection plans which may be less expensive than our standard overdraft practices, such as the following (to learn more, ask us about these plans):

- A line of credit
- Link to another account

What are our standard overdraft practices that come with your account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions using your checking account number
- Automatic bill payments
- Recurring debit card transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transactions will be declined.

What fees will be charged if Heritage Bank pays my overdraft?

Under our standard overdraft practices, the following fees are imposed:

- We charge a fee of \$30.00 each time we pay an overdraft.
- If the account is overdrawn for more than 5 consecutive business days, we charge an additional fee of \$5.00 for each business day your account is overdrawn; not to exceed \$185.00 per day.

What if I want Heritage Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, do one of the following:

- Call (775) 348-1000 or visit a local branch
- Complete the Election Form below and deliver it to us or mail it to: Heritage Bank of Nevada, P.O. Box 11920, Reno, NV 89510.

You may revoke your consent any time. Should you decide to revoke this consent, we will discontinue the payment of such overdrafts as soon as possible after receipt of your revocation.

- ACTION REQUIRED -

**If you wish to opt-in, please sign this form and either
mail it or bring it in to your local branch.**

**I want Heritage Bank of Nevada to authorize and pay overdrafts on my ATM and
everyday debit card transactions with respect to the account identified below:**

Signature: _____ Date: _____

Printed Name: _____ Account Number: _____

CURRENT FEE SCHEDULE

Some of our fees are changing to make way for new products and services. Federal rules require any higher fees to be highlighted, so we have done so in **GREEN**. But many fees are lower! For a current fee schedule, please contact your local branch.

PRODUCT OR SERVICE	CURRENT FEE	FEE AS OF MONDAY, JUNE 15 TH
OVERDRAFT FEES: Overdraft/NSF created by items or transaction including, but not limited to, checks, in-Person withdrawals, ATM withdrawals, or other Electronic means (collectively “item”).		
Overdraft Fee - fee assessed for each item paid	\$35.00	\$ 30.00
Nonsufficient Funds (NSF) Fee - fee assessed each time an item is presented and not paid	\$35.00	\$ 30.00
Continuous Overdraft Fee - fee assessed each day on accounts that remain overdrawn for more than 5 consecutive business days	\$0.00	\$ 5.00
WIRE TRANSFER FEES		
Domestic Wire Transfer Fee – for each incoming wire transfer	\$12.00	\$10.00
Domestic Wire Transfer Fee – for each outgoing wire transfer	\$30.00	\$20.00
Foreign Wire Transfer Fee – for each incoming wire transfer	\$12.00	\$10.00
Foreign Wire Transfer Fee – for each outgoing wire transfer sent in US dollars	\$40.00	\$75.00
Foreign Wire Transfer Fee – for each outgoing wire transfer sent in foreign currency	\$40.00	\$50.00
CARD SERVICES		
Debit Card Express Delivery	\$25.00	\$80.00
Debit Card Local Image Fee	Not applicable	\$5.00
Debit Card Custom Image Fee	Not applicable	\$10.00
Other In-Branch Services		
Account Reconciliation Fee per hour	\$30.00	\$30.00
Account Research Fee per hour	\$30.00	\$30.00
Cashiers Check Fee per check	\$8.00	\$5.00
Chargeback Fee (returned deposited item) per item	\$10.00	\$2.00
Early Closing Fee – If account is closed within the first 90 days	\$25.00	\$10.00

Levy/Garnishment Fee per request	\$75.00	\$75.00
Stop Payment Fee each item	\$30.00	\$30.00
Sweep Transaction Fee each transfer	\$10.00	\$2.00
Unclaimed Property Fee	\$0.00	Varies by State

*Products and services may vary by division. Not all fees are listed. Unclaimed property fees are based on state escheatment laws. Fees are subject to change at the bank's discretion. Contact your local branch for details.



TERMS AND CONDITIONS

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TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of the branch in which your account is located and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. Throughout this document, when a provision is identified as being applicable to a certain state (for example, "in Colorado"), it means that the provision is only applicable if your account is held at a branch located in that particular state. Any provision which is not described as applying to a particular state, applies to your account.

In Arizona, Colorado, Montana, and Nevada, "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to

credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

UNDERSTANDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding how your account becomes overdrawn is important and can help you avoid being assessed fees. Your account is overdrawn when there is not enough money in your account's "current balance" (which also may be called ledger balance on some ATMs) to cover a payment transaction ("item") at the time it is presented to us for payment. When your account is overdrawn, you may be assessed fees, including, but not limited to, Overdraft and NSF Fees. Our Fee Schedule sets forth Overdraft, NSF, and other fees.

Overdrafts - An overdraft occurs when there is not enough money in your account's current balance to pay for an item when it "posts" or is submitted to us for payment, but we pay the item anyway. If we pay the item and you do not have overdraft services (described below), then we will charge you an Overdraft Fee. We pay overdrafts at our discretion. The fact that we may pay items that overdraw your account does not obligate us to do so in the future. So you can NOT rely on us to pay overdrafts on your account, regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, overdrafts without notice to you. We charge a Continuous Overdraft Fee for each day your account is overdrawn if the account remains overdrawn for more than five consecutive business days. We charge this Continuous Overdraft Fee even if it was a fee (such as an overdraft or NSF fee) that caused your account to be overdrawn.

For consumer accounts, we do not charge Overdraft or NSF Fees for ATM and nonrecurring/one-time debit card payment transactions that are not authorized or are declined due to insufficient available balance.

We may use subsequent deposits, including, but not limited to, direct deposits of social security or other government benefits, to cover negative balances in your account created by overdrafts and Overdraft, NSF, Continuous Overdraft or other Fees.

Nonsufficient Funds - Nonsufficient funds occur when an item drafted by you (including, but not limited to, a check transaction) or a transaction you set up (including, but not limited to, a preauthorized transfer, mobile payment, automated clearing house (ACH) transaction) is presented for payment in an amount that is more than your account's current balance, and we decide not to pay the item. If we reject and do not pay an item based on an insufficient current balance, then you will be charged an NSF Fee. Be aware that some items (checks, ACH payments, bill payments and certain recurring debit card payments) may be presented for payment multiple times after they have been rejected. We will assess an NSF Fee or an Overdraft Fee (as applicable) each time an item is presented to us, even if the same item was previously presented and rejected.

Overdraft Services - We have overdraft services that may be less expensive than fees assessed for an overdrawn account. If you qualify and authorize this service, we can transfer funds from a line of credit to cover items which would otherwise cause your account to be overdrawn. There is no fee associated with the transfer from a line of credit, but you will be charged interest in accordance with the line of credit agreement. You can also authorize us to transfer funds from a savings, money market, or other account to prevent your account from becoming overdrawn. If you authorize this service, you may be charged a Sweep Transfer Fee each time we transfer money from an account other than a line of credit to cover an overdraft. If you have overdraft services, we will attempt to use those services before we pay an overdraft or reject or decline an item.

Maximum Daily Number of Overdraft and NSF Fees - You may be charged more than one Overdraft and/or NSF Fee each day. However, you may not be charged more than a total of six (6) Overdraft and/or NSF Fees and one (1) Continuous Overdraft Fee per day.

Payment Types - Some, but not necessarily all, of the ways you can access the funds in your account include, but are not limited to, preauthorized transfers, debit card transactions, mobile payments, ACH transactions, and check transactions. A debit card transaction might be authorized by use of a PIN or a signature. Debit card transactions can be either nonrecurring/one-time or recurring transactions. We rely upon the merchant's classification of a debit card payment transaction as either a recurring or nonrecurring/one-time transaction. Your only recourse for an incorrect classification is with the merchant. An example of a nonrecurring/one-time debit card transaction would be if you use your debit card to purchase a meal at a restaurant. An example of a recurring debit card transaction would be where you have given permission to a business to automatically deduct, on a regularly scheduled basis, a payment such as a cable bill, cell phone bill, utility bill or subscription. An example of an ACH transaction is a preauthorized payment you have set up on a recurring basis. All these payment types use different processing systems and some may take more or less time to post against your account. This information is important. Keeping track of the checks you write and the timing of the preauthorized payments you set up, debit card transactions, mobile payments, and ACH transactions will help you to know what other items might still post against your account.

A temporary debit card authorization hold affects your account balance

On debit card purchases, merchants may request a temporary hold on your account for a specific sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be different (more or less) than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold will reflect as a "Pre auth" in online and mobile banking or as a "Memo Debit" on a temporary account statement until the transaction has either posted as described in the Posted Transactions section or three business days have passed since the temporary hold was placed and the merchant has not requested payment. The amount charged to your account will eventually be adjusted to the actual amount of your purchase, but it could be three business days, or even longer in some cases, before the adjustment is made. Until the adjustment is made or three business days have passed since the temporary hold was placed and the merchant has not requested payment, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If three business days have passed since the temporary hold was placed and the merchant has not requested payment, the temporary hold for that purchase will be removed from your account and your available balance will be increased by the amount of the temporary hold. However, if after three business days, the merchant requests payment, that amount will be paid to the merchant and the available and current balances in your account will be reduced and adjusted by the actual amount of the purchase.

Posted Transactions

"Posted" means a deposit has been credited to your account or a payment has been deducted from your account. Even though a pre-authorized transaction is debited from your account at the time the merchant requests and we approve the pre-authorization, the transaction is not posted to your account until the merchant requests payment for that transaction from us.

Your Checking Account Balance - Your checking account has two balances: the "current" balance and the "available" balance. Both can be checked when you review your account online, on our mobile banking app, at an ATM, or at a branch. It is important to understand how the two balances work so that you know how much money is in your account at any given time.

Your current balance is the full amount of all deposits, even though some portion of a deposit may be on hold and may not be available to you, less payment transactions

that have posted to your account. Preauthorized debit card transactions are debited from your current balance, but, until posted, preauthorized debit card transactions will not result in an Overdraft or NSF Fee.

Your **available** balance is the amount of money in your account that is available for withdrawal. This is the current account balance less holds on deposits. Additionally, the available balance shown may include your savings account, overdraft line of credit and/or home equity line of credit (HELOC) balance. We use available balance at the time debit card transaction requests and ATM withdrawals are made to us to decide whether to pre-authorize them for payment. We use current balance at the time all types of items are posted (not when they are pre-authorized) to decide whether to charge Overdraft or NSF Fees. The following are two examples that illustrate how this works:

In the first example, assume your current and available balances are both \$100, and you use your debit card at a restaurant for \$60. As a result, your available balance will be reduced by \$60 so your available balance is \$40. Your current balance is also reduced by \$60 so your current balance is \$40. Before the restaurant charge is submitted to us for payment (which could be that day or even a few days later) and is posted, a check that you wrote for \$115 is posted to your account. Because you had a current balance of \$40, your account will be overdrawn after the \$115 check is posted and you will be assessed an Overdraft Fee or NSF Fee for that \$115 check transaction. When the \$60 restaurant charge is later submitted to the Bank for payment and posted to your account, you will also be assessed an Overdraft Fee for the \$60 restaurant charge because you do not have enough money in your current balance, even though your available and current balances were positive when the \$60 restaurant charge was authorized.

In the second example, assume your current and available balances are both \$100, and you use your debit card at a restaurant for \$60. As a result, your available balance will be reduced by \$60 so your available balance is \$40. Your current balance is also reduced by \$60 so your current balance is \$40. Before the restaurant charge is submitted to us for payment (which could be that day or even a few days later), a check that you wrote for \$70 is posted to your account. Your account will be not be overdrawn after the \$70 check is posted and you will not be assessed an Overdraft Fee or NSF Fee for that \$70 check transaction because the \$60 restaurant charge has not yet posted to your account. When the \$60 restaurant charge is later submitted to the Bank for payment and posted to your account, you will not have enough money in your current balance because of the previously posted \$70 check, and you will be charged an Overdraft Fee for the \$60 restaurant charge, even though your available balance was positive when the \$60 restaurant charge was authorized.

Funds Availability - Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of funds in your account for the purpose of deciding whether to return an item for NSF at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the amount of funds in your account at the time of the subsequent determination will determine whether your account is overdrawn.

The best way to know how much money you have and avoid paying overdraft and NSF fees is to record and track all of your transactions closely.

In Arizona, Colorado and Nevada, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

In Arizona, Colorado and Nevada, Rights at Death - Single-Party Account - At the death of a party, ownership passes as part of the party's estate.

Single-Party Account - Such an account is owned by one party.

Multiple-Party Account - Parties own account in proportion to net contributions unless there is clear and convincing evidence of a different intent.

Multiple-Party Account With Right of Survivorship - At death of party, ownership passes to surviving parties. If two or more parties survive and one is the surviving spouse of the deceased party, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving parties in equal shares, and augments the proportion to which each surviving party, immediately before the deceased party's death, was beneficially entitled under law, and the right of survivorship continues between the surviving parties.

Multiple-Party Account Without Right of Survivorship - At death of party, deceased party's ownership passes as part of deceased party's estate.

Single-Party Account With Pay-on-Death Designation - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

In Idaho, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary

designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - This is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common or Community Property) - This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. If the account is issued to a husband and wife, they intend that any community property in the account be transmuted (changed) into separate property and that all the property in the account, including earnings, be held jointly with the right of survivorship. Upon the death of either spouse the property will vest in and belong to the surviving spouse.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Community Property Account - No Survivorship - Such an account is issued to a husband and wife who intend that all of the property in the account, including earnings, be held as community property without right of survivorship.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In Montana, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

In Montana, Rights at Death - Single-Party Account - At the death of a party, ownership passes as part of the party's estate.

Single-Party Account - Such an account is owned by one party.

Multiple-Party Account - Parties own the account in proportion to their net contributions unless there is clear and convincing evidence of a different intent. However, any one party may withdraw the entire amount on deposit in the account.

Multiple-Party Account With Right of Survivorship - At death of party, ownership passes to surviving parties. If two or more parties survive and one is the surviving spouse of the deceased party, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving parties in equal shares, and augments the proportion to which each surviving party, immediately before the deceased party's death, was beneficially entitled under law, and the right of survivorship continues between the surviving parties.

Multiple-Party Account Without Right of Survivorship - At death of party, deceased party's ownership passes as part of deceased party's estate.

Single-Party Account With Pay-on-Death Designation - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

In Utah and Wyoming, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - This is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In Washington, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary

designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Single Account - This is owned by one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Community Property Account - Such an account is issued to two married persons who intend that all of the property in the account, including earnings, be held as community property.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

In Arizona, Colorado, Idaho, Montana, Utah, Washington, and Wyoming, STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

In Nevada, STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months if it is given to us in writing or by another type of record (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood - you can ask us what type of stop-payment records you can give us). Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if it is not confirmed in writing or by another type of record within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may

take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

In Nevada, Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account are described elsewhere.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

In Arizona, Idaho, Nevada, Utah, Washington, and Wyoming, STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

For purposes of this section of the agreement, "reasonable promptness" means that you agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

In Colorado, STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

For purposes of this section of the agreement, "reasonable promptness" means that you agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

In Montana, STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

For purposes of this section of the agreement, "reasonable promptness" means that you agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 14 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

DIRECT DEPOSITS - If we are required for any reason to reimburse the U.S. Government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

POSTING ORDER OF ITEMS - We have chosen to divide checks and other items presented for payment from your account into different categories. If multiple items are presented for payment on the same business day, we sort the items by category before posting them to your account at the end of the day. The manner in which we sort these items has an impact on the number of overdraft fees you may be assessed. Generally, we post transactions to your account in the following order: First, deposits and credits received before the deposit cutoff are posted. Second, ATM withdrawals and debit card transactions that have been received for payment are posted in chronological order, if known. Items which are not chronologically identified are posted lowest to highest dollar amount after chronologically identified items are posted. Third, automatic electronic withdrawals (such as your cable bill, insurance payment, wire transfers or checks without a check number that have been converted to electronic items) are sorted by transaction type and then posted lowest to highest dollar amount for the same types of transactions. Fourth, customer requested withdrawals and automatic transfers to other accounts with us (such as telephone and internet banking transfers, loan payments and prearranged transfers) and bank initiated withdrawals (such as corrections, charge backs, tax withholding and closing entries) are sorted by transaction type and then posted lowest to highest dollar amount for the same types of transactions. Finally, we post checks and electronic bill pay items in check number order (check numbers larger than 10 digits are posted based on the last ten digits of the check number).

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We

may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

In Arizona, Colorado and Montana, AGENCY (Power of Attorney) DESIGNATION (Single-Party Accounts only) - A single individual is the owner. The agent is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

In Nevada, AGENCY (Power of Attorney) DESIGNATION - In the case of a multiple-party account, the owners may use a writing signed by all owners to designate as agent of all owners on an account a person other than an owner. The agent is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept an agent.

In Utah, AGENT (Individual Accounts only) - A single individual is the owner. The agent is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

In Washington, AGENT (Single Accounts only) - A single individual is the owner. The agent is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

In Idaho and Wyoming, AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on

the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

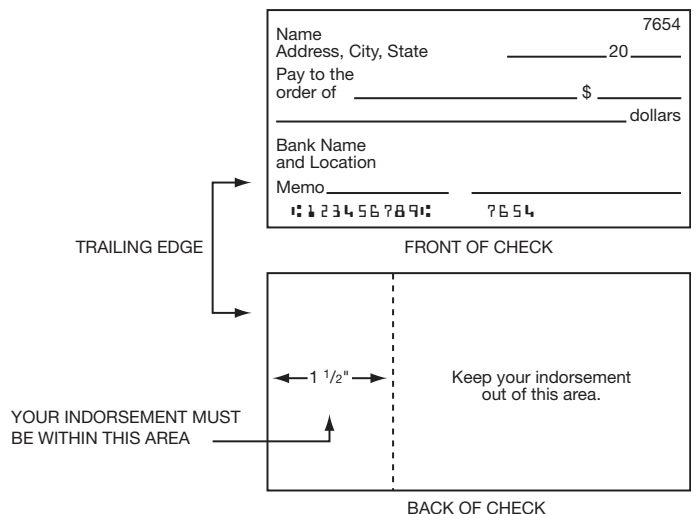
In Idaho, STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

ACCOUNT SECURITY

Duty to protect account information and methods of access - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act

related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. After verifying your address change, we will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding, including, but not limited to, arbitration, to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ADDITIONAL TERMS - This account consists of a checking sub account and a savings sub account. The bank may periodically transfer funds between these two sub accounts. If your account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

Important Information about Deposit Insurance Coverage. Glacier Bank is a family of community bank divisions operating in the Rocky Mountain states. Each division has a unique name that reflects our deep ties to the communities we serve. Divisions of Glacier Bank are not separately FDIC insured. The combined amounts you have on deposit with Bank of the San Juans, Collegiate Peaks Bank, Citizens Community Bank, First Bank of Montana, First Bank of Wyoming, First Community Bank Utah, First Security Bank of Bozeman, First Security Bank of Missoula, First State Bank, Mountain West Bank, North Cascades Bank, Valley Bank of Helena, Western Security Bank, Foothills Bank, Heritage Bank of Nevada, and Glacier Bank are all considered insured by the same depository institution, namely Glacier Bank. Basic FDIC insurance coverage for deposit accounts (checking, savings, money market and certificate of deposit) is \$250,000.

You may qualify for more than \$250,000 in coverage at Glacier Bank and its associated divisions if you own deposit accounts in different ownership categories. The most common categories for individual and family deposits are single accounts, joint accounts, revocable trust accounts, and certain retirement accounts. A representative at your local branch will be able to discuss account options and additional products such as depositing through the Promontory Network Certificate of Deposit Account Registry Service (CDARS) program.

For information on insurance coverage limits on your accounts at Glacier Bank and how to qualify for more insurance coverage, visit the FDIC's website, <https://fdic.gov>. The FDIC also has an easy-to-use online tool called EDIE (Electronic Deposit Insurance Estimator) The Estimator. To access EDIE The Estimator, go to <https://www.fdic.gov/edie/calculator.html>.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this document and any other documents we give you pertaining to your account(s) for future reference.

Types of Transfers, Frequency and Dollar Limitations

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make

these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Telephone Transfers - types of transfers - You may access your account by telephone using the phone numbers on the last page of this document and a touch tone phone, your account numbers and Personal Identification Number (PIN), to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from deposit accounts to third parties using Online Bill Payment
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- get checking account information
- get savings account information
- get certificate of deposit and IRA information
- get loan information

ATM Transfers - You may access your account(s) by ATM using your ATM Card and personal identification number or Visa® Debit Card and personal identification number, to:

- make deposits to checking account(s)
 - make deposits to savings account(s)
 - get cash withdrawals from checking account(s)
 - you may withdraw no more than \$500.00 per day
 - get cash withdrawals from savings account(s)
 - you may withdraw no more than \$500.00 per day
 - transfer funds from savings to checking account(s)
 - transfer funds from checking to savings account(s)
 - get checking account information
 - get savings account information
- * Not all ATMs allow deposits

Point-of-Sale Transactions - Using your card: you may access your checking account(s) to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

- you may not exceed more than \$2,500.00 in transactions per day

Currency Conversion and International Transactions. When you use your Visa® Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate is set by Visa. The rate at the time the merchant settles with us may differ from the rate in effect at time of purchase. The percentage charged by Visa will vary depending on whether there is a currency conversion or not.

Visa Account Updater Notice of Right to Opt Out. Your card will be automatically enrolled in the free Visa® Account Updater (VAU) service. VAU helps participating merchants who receive recurring payments from your card have access to current card account information on file. For instance, participating merchants will have access to information about card expiration, or if you report that your card has been lost or stolen. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at 844-892-2982 or mail us notice of your intention to opt out. Refer to the last page for division contact information. You must include your name, last four digits of your card number and signature. If you opt out, you may opt back in if you decide you want the Visa Account Updater service in the future. You may opt in the same way(s) that you can opt out.

ATM SERVICE FEES - Upon request, we will refund the ATM service fees for up to 5 transactions per month.

Computer Transfers - types of transfers - You may access your account(s) by computer at the web address shown on the contact information on the last page of this document and using your customer ID and PIN, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from deposit accounts to third parties using Online Bill Payment
- make payments from checking to loan account(s) with us
- make payments from savings to loan account(s) with us
- get checking account information
- get savings account information
- get loan account(s), certificate(s) of deposit and IRA information
- transfer funds from deposit accounts to deposit accounts

Online Banking will become dormant after six months of inactivity. After 550 days of inactivity, the Online Banking account will be deleted.

Mobile Banking Transfers - types of transfers - You may access your account(s) by web-enabled cell phone by downloading the application and using your user identification and password, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from deposit accounts to third parties using Online Bill Payment
- make payments from checking to loan account(s) with us
- make payments from savings to loan account(s) with us
- get checking account information
- get savings account information
- get certificate of deposit and IRA information
- get loan information
- transfer funds from deposit accounts to deposit accounts

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

Fees

- When using a Glacier Family of Banks ATM/Visa Debit Card there is no charge for withdrawals at ATM machines owned by us. We charge a \$2.00 fee for each ATM withdrawal at machines we do not own.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Documentation

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the phone numbers on the contact information on the last page of this document to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in the contact information on the last page of this document in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our separate Fee Schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with court orders and legal investigations; or
- (4) if you give us written permission; or
- (5) as explained in the privacy disclosure of this agreement.

Unauthorized Transfers

(In Arizona, Idaho, Montana, Nevada, Utah, Washington, and Wyoming)

(a) Consumer liability. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- **Additional Limit on Liability for Visa® Debit Card.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in the contact information on the last page of this document. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Unauthorized Transfers

(In Colorado)

(a) Consumer liability. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. If the unauthorized use of your lost or stolen card and/or code occurs through no fault of yours, no liability will be imposed on you. Otherwise, you will be liable for the lesser of:

- (1) \$50.00 or
- (2) the amount of any money, property, or services obtained by unauthorized use of the card and/or code before you gave us notice.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. Except for electronic funds transfers made by card or other device for use at a communications facility, such as an ATM, if you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time and, as to transactions arising from the unauthorized use of the card and/or code, if your failure to examine your statement or tell us constitutes a lack of due diligence on your part.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

- **Additional Limit on Liability for Visa® Debit Card.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in the contact information on the last page of this document. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that

you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

For questions, error resolution or to report lost/stolen cards call or write us using the contact information on the last page of this document.

Business Days: Monday through Friday

Excluding Federal Holidays

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

FUNDS AVAILABILITY DISCLOSURE YOUR ABILITY TO WITHDRAW FUNDS

This disclosure applies to deposits made at a branch, ATM, mobile device or remote deposit scanner. Our policy is to make funds from your cash and check deposits made at a branch or ATM available to you on the same day you make the deposit under normal circumstances. Electronic direct deposits will be available on the day we receive credit. Deposits made remotely by a mobile device or remote deposit scanner is the first business day after we receive the deposit.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit through one of our branch tellers, ATM, mobile device or remote deposit scanner, or by mail before our cut-off time, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off time or on a day that is not a business day, we will consider the deposit as being made on the next business day that we are open. Our cut-off time for branches will not be earlier than 4:00 PM but may vary by location. The cut-off time for ATMs will be not earlier than 12:00 PM but may vary by location. The cut-off time for mobile device or remote deposit scanner is 6:00 PM mountain time. Deposits made through our night depository after 6:00 AM may be processed on the next day.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Longer Delays May Apply

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposits will be available immediately.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Exception holds. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules For New Accounts

If you are a new customer, the following rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. If we choose to delay your ability to withdraw funds, we will notify you when the funds will be available.

Funds from all other check deposits to your new account may be available on the ninth business day after the day of your deposit if we choose to delay your ability to withdraw funds. If we choose to delay making these funds available to you, we will notify you when the funds will be available.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us using the contact information on the last page of this document.

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: check number, date of check, amount of check and to whom the check was written.

TRUTH-IN-SAVINGS DISCLOSURE

(The following accounts are not to be used for business purposes.)

COMMON FEATURES

Minimum balance to open the account

You must deposit \$50.00 to open the account.

Savings and Money Market Account Transaction limitations:

Transfers from a Savings or Money Market account to another account or third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card or similar order to a third party are limited to six per calendar month.

If you exceed the transfer limitations set forth above during any month, your account may be closed, account type changed or transfers restricted.

An excess debit fee will be assessed for each item over six.

If the account type is an interest bearing product then the following apply.

The interest rate and annual percentage yield stated on the rate sheet are accurate as of the dates stated on the rate sheet. If you would like more information please call us at the contact information listed on the last page of this document.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest-bearing account.

Frequency of rate changes - We may change the interest rate on your account daily.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

PRODUCT SPECIFIC FEATURES

TOTALLY FREE CHECKING ACCOUNT

This is a non Interest Bearing Account. There is no minimum balance requirement and no service charge.

50+ INTEREST CHECKING

This is an Interest Bearing Account. There is no minimum balance requirement and no service charge.

EASY INTEREST CHECKING

This is an Interest Bearing Account. There is no minimum balance requirement and no service charge.

PREMIER INTEREST CHECKING

This is an Interest Bearing Account.

Minimum balance to avoid imposition of fees - A service charge of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$1,500.00 any day of the statement cycle.

MONEY MARKET

This is an Interest Bearing Account.

Minimum balance to avoid imposition of fees - A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the statement cycle.

A \$1.00 fee is assessed on Savings and Money Market accounts with more than six withdrawals or transfers to another account of yours or to a third party by means of pre-authorized or automatic transfer or telephone order or instruction, computer transfer, or by check, debit card or similar order to a third party.

SAVINGS

This is an Interest Bearing Account.

Minimum balance to avoid imposition of fees - A service charge of \$2.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month.

A \$1.00 fee is assessed on Savings and Money Market accounts with more than six withdrawals or transfers to another account of yours or to a third party by means of pre-authorized or automatic transfer or telephone order or instruction, computer transfer, or by check, debit card or similar order to a third party.

FEE SCHEDULE EFFECTIVE APRIL 15, 2020

Overdraft/NSF Fees:

Overdraft/NSF created by items or transactions including, but not limited to, checks, in-person withdrawals, ATM withdrawals, or other electronic means (collectively "item").

Overdraft Fee.....\$30.00

- fee assessed for each item paid

Nonsufficient Funds (NSF) Fee\$30.00

- fee assessed each time an item is presented and not paid

Continuous Overdraft Fee.....\$5.00

- fee assessed each day accounts that remain overdrawn for more than 5 consecutive business days

Wire Transfer Fees:

Domestic Wire Transfer Fee

- for each incoming wire transfer\$10.00

- for each outgoing wire transfer.....\$20.00

Foreign Wire Transfer Fee

- for each incoming wire transfer\$10.00

- for each outgoing wire transfer sent in US dollars\$75.00

- for each outgoing wire transfer sent in foreign currency\$50.00

Card Services:

Debit Card Express Delivery\$80.00

Debit Card Local Image Fee\$5.00

Debit Card Custom Image Fee\$10.00

Other Fees:

Account Reconciliation Fee per hour\$30.00

Account Research Fee per hour\$30.00

Cashiers Check Fee per check.....\$5.00

Chargeback Fee (returned deposited item) per item\$2.00

Early Closing Fee.....\$10.00

- if account is closed within the first 90 days

Levy/Garnishment Fee per request\$75.00

Stop Payment Fee each item.....\$30.00

Sweep Transaction Fee each transfer\$2.00

Unclaimed Property FeeVaries by state

Products and services may vary by branch. Not all fees are listed. Unclaimed property fees are based on state escheatment laws. Fees are subject to change at the bank's discretion. Contact your local branch if you have questions.

ARBITRATION PROVISION

You and Glacier Bank (the "Bank") agree that we shall attempt to informally settle any and all disputes, controversies, or claims arising out of, affecting, or relating to your deposit accounts with the Bank (hereafter referred to as the "Claims"). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at www.adr.org. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS UNDER THIS ARBITRATION PROVISION (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS COURT). Notwithstanding the law that may govern your account agreement or any state law to the contrary, this Arbitration Provision shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, regardless of the origin or nature of the Claims at issue. This Arbitration Provision does not prevent you from submitting any issue relating to your accounts for review or consideration by a federal, state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf. This Arbitration Provision shall not apply to claims that are initiated in or transferred to small claims court.

1. Selection of Arbitrator. The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules and must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Provision, this Arbitration Provision shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, and if you and we do not agree on a substitute forum, then you can select the forum for the resolution of the Claims.

2. Arbitration Proceedings. The arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced. Any claims and defenses that can be asserted in court can be asserted in the arbitration. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The Arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator's award is not subject to review by the court and it cannot be appealed. The Bank shall pay for any filing fees imposed on you by the AAA. Nothing contained in this Arbitration Provision shall prevent either You or the Bank from applying to any court of competent jurisdiction for emergency provisional relief, such as a temporary restraining order, a temporary protective order, an attachment or any other pre-judgment remedies.

Any determination as to whether this Arbitration Provision is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by the Court.

3. Class Action Waiver. ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT.

4. Severability. In the event the Class Action Waiver in this Arbitration Provision is found to be unenforceable for any reason, the remainder of this Arbitration Provision shall also be unenforceable. If any provision in this Arbitration Provision, other than the Class Action Waiver, is found to be unenforceable, the remaining provisions shall remain fully enforceable.

FOR MORE DETAILS or if you have questions, you may call us or visit a branch. If you have questions about AAA procedures, you should check AAA's website, www.adr.org, OR call AAA at (800) 778-7879.

FACTS

WHAT DOES GLACIER BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Glacier Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Glacier Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call or go to the appropriate website listed:

Bank of the San Juans	www.banksanjuans.com	Ph: 970-247-1818
Citizens Community Bank	www.ccb-idaho.com	Ph: 208-232-5373
Collegiate Peaks Bank	www.collegiatepeaksbank.com	Ph: 719-395-2472
First Bank of Wyoming	www.gofirstbank.com	Ph: 800-377-6909
First Bank of Montana	www.1stbmt.com	Ph: 406-538-7471
First Community Bank Utah	www.fcbutah.com	Ph: 801-813-1600
First Security Bank of Bozeman	www.ourbank.com	Ph: 406-585-3800
First Security Bank of Missoula	www.fsbmsla.com	Ph: 406-728-3115
First State Bank	www.fsbwy.com	Ph: 307-322-5222
Foothills Bank	www.foothillsbank.com	Ph: 800-288-8244
Glacier Bank	www.glacierbank.com	Ph: 800-735-4371
Heritage Bank of Nevada	www.heritagebanknevada.com	Ph: 775-348-1000
Mountain West Bank	www.mountainwestbank.com	Ph: 800-641-5401
North Cascades Bank	www.northcascadesbank.com	Ph: 800-603-9342
Valley Bank of Helena	www.valleybankhelena.com	Ph: 406-495-2400
Western Security Bank	www.westernsecuritybank.com	Ph: 406-238-8820

Who we are

Who is providing this notice?

Glacier Bank and its Divisions (list of divisions below)

What we do

How does Glacier Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Glacier Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include financial companies related by common ownership control. The entities jointly providing this notice are listed at the end of the form.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Glacier Bank does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include companies such as financial service companies.

Glacier Bank divisions include:

Bank of the San Juans, Division of Glacier Bank
 Citizens Community Bank, Division of Glacier Bank
 Collegiate Peaks Bank, Division of Glacier Bank
 First Bank of Montana, Division of Glacier Bank
 First Community Bank Utah, Division of Glacier Bank
 First Security Bank of Bozeman, Division of Glacier Bank
 First Security Bank of Missoula, Division of Glacier Bank
 First Bank of Wyoming, Division of Glacier Bank

First State Bank, Division of Glacier Bank
 Foothills Bank, Division of Glacier Bank
 Heritage Bank of Nevada, Division of Glacier Bank
 Mountain West Bank, Division of Glacier Bank
 North Cascades Bank, Division of Glacier Bank
 Valley Bank of Helena, Division of Glacier Bank
 Western Security Bank, Division of Glacier Bank



P.O. Box 27 | Kalispell, MT 59903
(406) 756-4200
www.glacierbank.com



P.O. Box 5269 | Helena, MT 59604
(406) 495-2400
www.valleybankhelena.com



P.O. Box 4506 | Missoula, MT 59806
(406) 728-3115
www.fsbmsla.com



P.O. Box 1059 | Coeur d'Alene, ID 83816
(208) 765-0284
www.mountainwestbank.com



P.O. Box 3009 | Buena Vista, CO 81211
(719) 395-5251
www.collegiatepeaksbank.com



P.O. Box 20637 | Billings, MT 59104
(406) 238-8820
www.westernsecuritybank.com



P.O. Box 907 | Powell, WY 82435
(800) 377-6909
www.gofirstbank.com



P.O. Box 540 | Lewistown, MT 59457
(406) 538-7471
www.1stbmt.com



P.O. Box 1689 | Pocatello, ID 83204
(208) 232-5373
www.ccb-idaho.com



P.O. Box 910 | Bozeman, MT 59771
(406) 585-3800
www.ourbank.com



144 E. Eighth St. | Durango, CO 81301
(970) 247-1818
www.banksanjuans.com



P.O. Box 39 | Wheatland, WY 82201
(307) 322-5222
www.fsbwy.com



P.O. Box 1648 | Chelan, WA 98816
(509) 682-4502
www.northcascadesbank.com



11689 S. Foothills Blvd | Yuma, AZ 85367
(800) 288-8244
www.foothillsbank.com



P.O. Box 248 | Layton, UT 84041
(801) 813-1600
www.fnbutah.com



P.O. Box 11920 | Reno, NV 89510
(775) 348-1000
www.heritagebanknevada.com

HERITAGE BANK OF NEVADA



Heritage
Bank
of Nevada

Division of Glacier Bank

It's not how big your bank is.
It's how big you are with your bank.™