Deposit Interest Rates

Foothills Bank
Division of Glacier Bank

800-288-8244 | www.foothillsbank.com

CERTIFICATE OF DEPOSIT (CD) INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

CD / IRA TERM	FIXED INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT	INTEREST PENALTY	COMPOUND PERIOD
3 Months	3.455%	3.50%	$500.00	1 Month	At Maturity
6 Months	3.60%	3.63%	$500.00	1 Month	At Maturity
9 Months	3.48%	3.50%	$500.00	1 Month	At Maturity
9 Months* New Money	4.08%	4.10%	$100,000.00	1 Month	At Maturity
12 Months	3.80%	3.80%	$500.00	3 Months	At Maturity
18 Months	2.00%	2.00%	$500.00	3 Months	Annually
24 Months	4.10%	4.10%	$500.00	3 Months	Annually
36 Months	2.00%	2.00%	$500.00	6 Months	Annually
48 Months	2.00%	2.00%	$500.00	6 Months	Annually
60 Months	2.00%	2.00%	$500.00	6 Months	Annually

A penalty for early withdrawal may be imposed. APY assumes that the interest will remain on deposit until maturity. *****New Money Requirement**: This promotional Certificate of Deposit (CD) rate is available for "new money" with opening deposits of $100,000 or more only. "New money" is defined as funds deposited to a Foothills Bank account within the last 30 calendar days or brought in at the time of CD opening (e.g., check, cashier's check, or external transfer). Funds transferred from existing Foothills Bank accounts do not qualify. All "new money" requirements must be met at the time of account opening and will be applied consistently without exception.*

SAVINGS & MONEY MARKET ACCOUNTS

SAVINGS ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
Personal	.01%	.01%	A service charge of $2.00 will be imposed every month if the balance in the account falls below $100 any day of the month. The service charge is waived for minors until their 18th birthday.
Business	.01%	.01%	A service charge of $2.00 will be imposed every month if the balance in the account falls below $100 any day of the month.
PREMIER SAVINGS ACCOUNT SPECIAL PERSONAL, BUSINESS OR PUBLIC FUNDS			A service charge of $2.00 will be imposed every month if the balance in the account falls below $100 any day of the month. *Personal Premier Savings*: The service charge is waived for minors until their 18th birthday.
• *Daily balances of:*			
Up to $99,999.99	.01%	.01%	
$100,000.00 & above	2.472%	2.50%	
MONEY MARKET ACCOUNTS PERSONAL OR BUSINESS			A service charge of $10.00 will be imposed every statement cycle if the balance in the account falls below $2,500 any day of the statement cycle.
• *Daily balances of:*			
Up to $9,999.99	.01%	.01%	
$10,000.00 - $24,999.99	.01%	.01%	
$25,000.00 - $49,999.99	.01%	.01%	
$50,000.00 - $99,999.99	.02%	.02%	
$100,000.00 - $499,999.99	.03%	.03%	
$500,000.00 - $999,999.99	.07%	.07%	
$1,000,000.00 & above	.08%	.08%	

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CHECKING ACCOUNTS

CHECKING ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
50+ Interest Checking	.01%	.01%	-
Easy Interest Checking	.01%	.01%	-
Premier Interest Checking			A service charge of $6.00 will be imposed every statement cycle if the balance in the account falls below $1,500 any day of the statement cycle.
• *Daily balances of:*			
Up to $1,499.99	.01%	.01%	
$1,500 & above	.02%	.02%	
Business Interest Checking	.01%	.01%	
Health Savings Account (HSA)			-
• *Daily balances of:*			-
Up to $4,999.99	.02%	.02%	
$5,000.00 - $9,999.99	.03%	.03%	
$10,000.00 & above	.04%	.04%	-
			SERVICE CHARGE
Lawyer Trust Accounts	.01%	.01%	A maintenance fee 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. A Deposit Protection Assessment fee of 0.012% will be calculated on monthly average collected balances per account up to $250,000. Total cash and loose coin deposits, withdrawals, and change orders will be charged $0.10 per $100.00. Total rolled coin deposits, withdrawals, and change orders will be charged $0.05 per roll. All fees charged will be combined and posted to the statement as a service charge to a separate account at our institution. The account number to charge will be provided by the customer. Other fees may apply as additional services are selected.

COMMERCIAL CHECKING ACCOUNTS	EARNINGS CREDIT RATE	SERVICE CHARGE
Commercial Checking	.35%	A maintenance fee 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. A Deposit Protection Assessment fee of 0.12% will be calculated on monthly average collected balances per account up to $250,000. Total cash and loose coin deposits, withdrawals, and change orders will be charged $0.10 per $100.00. Total rolled coin deposits, withdrawals, and change orders will be charged $0.05 per roll. All fees and charges will be combined and posted to the statement as a service charge. Other fees may apply as additional services are selected.

Earnings Credit & Service Charges disclosed are for new accounts only, contact us for information on existing accounts.

Credit Against Fees: This account earns a credit that may be applied to your account monthly service charge. The earnings credit rate will be calculated by applying the earnings credit rate to the average collected balance in the account for each statement cycle less the 10% reserve balance requirement. At our discretion and at any time, we may change the rate. If the amount of the credit exceeds the amount of these fees, you will not receive a credit for the difference.

Refer to Deposit Terms and Conditions and related Deposit Disclosures for full account details.

The interest rate and APY on Variable Interest Rate Accounts may change after account opening. Fees could reduce earnings on accounts.

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

Interest Rates, Annual Percentage Yields and Earnings Credit Rates are current as of November 09, 2026.

MEMBER FDIC