



Mohave
State
Bank



Country
Bank



Foothills Bank
Division of Glacier Bank

CUSTOMER NOTICE OF CHANGE IMPORTANT - PLEASE READ



Sonoran Desert - Arizona

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TERMS & CONDITIONS

A LETTER FROM OUR PRESIDENT:

To our valued customer,

Exciting news! All the requirements will soon be complete for State Bank of Arizona and its divisions, Mohave State Bank and Country Bank, to officially join and operate under the name Foothills Bank, a Division of Glacier Bank, on or about February 29, 2020. Foothills Bank has been serving Arizona for over 22 years and Glacier Bancorp, a Montana-based company, has a very long history of serving local communities.

During the weekend of March 27 – March 29, we will migrate our core processing system, including all customer information, to Glacier Bank's system. The new system will improve efficiency in account opening, teller transactions, and provide enhanced Online Banking features. Best of all, the conversion will allow access to Glacier's 8-state network of community banks with more than 180 locations.

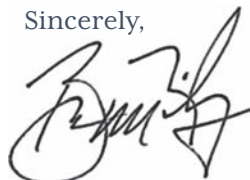
Our goal is to make this conversion as simple and smooth as possible. Although we will operate under a new name, Foothills Bank, a Division of Glacier Bank, you will continue to receive the great personal attention from familiar faces as you visit your local branch.

There are a few steps you'll need to complete prior to March 27, and we encourage you to review and keep this Notice of Change as a reference.

The following booklet contains important information about updates to services and fees as well as several notices required by law, including information on FDIC deposit insurance and Glacier Bank's Privacy Notice.

In conclusion, thank you for your business. Joining the Foothills Bank, a Division of Glacier Bank, allows us to remain a community-focused bank while fortifying our position in the competitive banking industry. We are grateful for the opportunity to service your financial needs and look forward to enhancing our banking relationship in the future.

Sincerely,



Brian Riley
President/CEO





IMPORTANT DATES

We will be upgrading our systems during the weekend of March 27-29. Please review the following information below so you can plan accordingly for any temporary service interruptions.

IMPORTANT DATES	FRI. MARCH 27	SAT. MARCH 28	SUN. MARCH 29	MON. MARCH 30
BRANCH LOCATIONS	Open Normal Branch Hours*	Closed	Closed	Open Normal Branch Hours*
DEBIT / ATM CARDS	Available	Available with limits up to \$1,500	Available with limits up to \$1,500	Available with new card
ONLINE BANKING	Available during normal branch hours*	Unavailable	Unavailable	Available
MOBILE BANKING	Available until 1:00 p.m. (MST)	Unavailable	Unavailable	Available with the new mobile app
MOBILE CAPTURE	Available until 11:00 a.m. (MST)	Unavailable	Unavailable	Available with the new mobile app
BILL PAY	Available until 6:00 a.m., March 23. (MST) Unavailable after 6:00 a.m. through Sunday, March 29	Unavailable	Unavailable	Available
ONLINE TRANSFERS	Available 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 during normal branch hours*	Unavailable	Unavailable	Available
NIGHT DROPS	Available	Available	Available	Available
WIRE TRANSFERS	Available up to cut off time (1:00 p.m. (MST) for international; 2:00 p.m. (MST) for domestic)	Unavailable	Unavailable	Available
BANK WEBSITE	Available	Available	Available	Available - New Website

Exception: Branch located at 1275 Gail Gardner Way, Prescott, AZ permanently closes on Friday, March 27 at 1:00 p.m.; please feel free to visit our other locations.

Note: Our goal is to restore all services as quickly as possible on Monday, March 30. We appreciate your patience and understanding.

NEW FEATURES AND BENEFITS

BRANCHES

Branch & Drive-ups will close at each location's regular business hours on Friday, March 27 except for our previously mentioned Gail Gardner location which permanently closes at 1:00 p.m. Gail Gardner customers are welcome at all Foothills Bank branch locations, including the nearby branch located at 800 Miller Valley Road, Prescott, AZ.

The upgrade will occur during the evening of Friday, March 27 through Sunday, March 29. All branch locations will be open regular business hours on Monday, March 30.

ATMS

Mohave State Bank/Country Bank/State Bank of Arizona Automated Teller Machines (ATMs) may experience brief interruptions in service the week of Monday, March 23 with other intermittent down times possible through Wednesday, April 3. 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 during the conversion weekend.

TELEPHONE BANKING 24/7

The current Telephone Banking Service will not be accessible during the transition weekend, March 28 - March 29. As of March 30, the new 24-7 Intouch Automated Banking Service telephone number will be 866-452-2919.

NIGHT DROPS

The night drop at all branches will be available through the transition weekend (except for our Gail Gardner branch's night drop which will be available until 12:00 p.m., March 27). Transactions deposited in night drop locations will be processed and posted when the Bank opens for business on March 30.

WIRE TRANSFERS

Wire transfers will be unavailable beginning Friday, March 27 after 2:00 p.m. (MST) through the transition weekend. Wires can be initiated again beginning Monday, March 30 with domestic and international wire deadline of 2:30 p.m. (MST).

BANK WEBSITE

The website will be unavailable during the transition weekend. Beginning Monday, March 30, please search our new URL: www.foothillsbank.com, where you will find an updated website with a new appearance, navigation and functionality features.

Those who search for our old URL (www.mohavestbank.com) will automatically be re-routed to the new URL and website. If you previously had the website bookmarked or listed in your favorites, you will need to reset it as a bookmark/favorite after March 30.



DEBIT CARD / ATM CARD UPDATES

PERSONAL & BUSINESS VISA DEBIT CARDS

If you currently have a debit card for your personal and/or business accounts, a new Visa® Debit Card will be mailed to you in mid March. The card mailer will include instructions on how to activate your card(s). The replacement 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, March 30. The new card(s) cannot be activated prior to that date.
- Existing debit cards will stop working on Monday, March 30. Please properly dispose of your old debit card.

If you use your current debit card for recurring payments, such as phone or utility bills, you'll 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, March 27.

Your new card will have different daily withdrawal limits. ATM withdrawals will be \$500 per day; point of sale purchases totaling up to \$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 Friday, March 27. During the conversion weekend, your old debit card will allow ATM withdrawals up to \$500 per day; point of sale purchases totaling up to \$1,500 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, March 30. Your new card will not work until it is activated. Your current debit card(s) will stop working on Monday, March 30.

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 either coming into the branch or by calling our PIN Now service at 888-891-2435.

ATM NETWORK

After March 30, we will no longer be a part of the Allpoint Surcharge Free ATM Network. To avoid a surcharge fee, customers can use any Glacier Division ATM, at our branch locations or at any of the 180+ Glacier Branches throughout the Glacier Family of Bank's footprint. Visit www.foothillsbank.com for a list of Glacier Network ATMs. Use of any ATM outside of the Glacier network may result in transaction fees. However, a refund of outside network transaction fees incurred may be provided upon customer request.



DEBIT CARD / ATM CARD UPDATES (CONTINUED)

DEBIT CARD GUARD *sms*GUARDIAN™ TEXT ALERTS

We will be adopting a fraud prevention tool called Debit Card Guard. Once you activate your new debit card, you can enroll in the Debit Card Guard *sms*Guardian™ Text Alerts by visiting our website at www.foothillsbank.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 certain debit card transactions take place, this added layer of security quickly alerts you to possible fraudulent use of your card.

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.





ONLINE / MOBILE / BANKING UPDATES

ONLINE BANKING

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 of the information you want to see at a glance to save you time, such as personalized alerts, instant online enrollment, mobile-friendly accessibility and much more!

IMPORTANT: Unless contacted, your current online banking user name will transfer to the new system and remain the same. User names are case sensitive and limited to 25 characters. Special characters other than +%@\$* and - are not permitted. If your user name contains a special character, it may be eliminated (e.g. User-name 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, March 30. You may log in for the first time either through a desktop computer or through the mobile app. If you do not have an issued SSN, please call or visit your local branch for assistance.

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.

IMPORTANT: 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 retain (including downloads for Quicken and QuickBooks) must be downloaded and personally retained prior to this change by Thursday, March 26.

If you are not currently using Online Banking, we invite you to visit www.foothillsbank.com to enroll on or after Monday, March 30.

ONLINE BILL PAY

If you currently use our Bill Pay service, existing payees and scheduled payments that you have set up will be automatically moved over to the new system.

IMPORTANT: Payments must be initiated 2-3 business days prior to payment due date for electronic delivery. Payments must be initiated 7-10 business days prior to payment due date for paper check delivery.



ONLINE / MOBILE /BANKING UPDATES (CONTINUED)

ONLINE TRANSFERS

Recurring transfers set up through Online Banking will be transferred over to the new system and will be available Monday, March 30. This will include all transfers between accounts, both deposits and loans.

IMPORTANT: Users can transfer funds to an External Account using Bill Pay. Users will not be able to transfer funds to Foothills Bank accounts from another financial institution using an External Transfer service unless it is initiated at the other financial institution. Existing transfers from another financial institution using an External Transfer service will not be transferred to the new system.

DAILY CUT-OFF TIMES

As of Monday, March 30, the daily cut-off times will change as follows:

- **Wires** – (domestic and international) - 2:00 p.m. (MST)
- **ACH Origination** (for cash management customers) - 4:00 p.m. (MST)
- **Positive Pay** (for cash management customers) - 10:30 a.m. (MST)
- **Remote Deposit Capture** (for cash management customers) - 5:00 p.m. (MST)
- **Mobile Remote Deposit** - 5:00 p.m. (MST)
- **Online Account Transfers** - 7:00 p.m. (MST)

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.

NEW MOBILE BANKING APP

Online Banking users will have access to a new Mobile App on or after Monday, March 30 at the Apple App Store and Google Play. Remember, Foothills Bank is a division of Glacier Bank, so search for the App under “Glacier Family of Banks.”



With the App, you can access account information, pay bills and people, transfer funds, view alerts, and access Mobile Check Deposit right from your Apple or Android smart phone or tablet.

TEXT BANKING

Text Banking gives you the availability of texting a simple command to receive account balances and recent account activity. Customers can enroll in Text Banking through the new Online Banking platform. Text message and/or data charges may apply.



ACCOUNT ACCESS & SERVICES: WHAT IS CHANGING?

ACCOUNT NUMBERS

Your deposit account number and loan account number will remain the same and will appear on your Foothills Bank statements as well as other account documents you receive from us after Sunday, March 29, unless you are notified separately by mail. Any current automatic payments, deposits or transfers to or from your account will continue with no changes. Your existing Mohave State Bank, Country Bank or State Bank of Arizona checks can be used 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 on 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 March. The first will be your statement on your regular statement cycle and the second will be a statement dated Friday, March 27, 2020. This statement will be printed and mailed regardless of prior e-statement enrollment. In April, your monthly statement will resume its regular schedule except for the following statement cycles: If your statement cycle is the 1st through the 4th of the month, it will change to the 5th of the month.

Statements sent after Monday, March 30, will have a different appearance, format and include corresponding check images.

E-STATEMENTS

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 (CD) 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.



LOAN INFORMATION CHANGES (EFFECTIVE MONDAY, MARCH 30, 2020)

OPEN END LINE OF CREDIT LOANS (HOME EQUITY LINE OF CREDIT & DDL)

Beginning in March, we will no longer require a minimum advance amount or advance increments on your Home Equity Line of Credit or DDL Accounts. On your Home Equity Line of Credit or DDL Accounts, you may request any amount to advance without the previous minimum requirement. On DDL accounts, when the account tied to the DDL 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 DDL.

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 March, 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, Mortgage Periodic Statements and DDL accounts (open end lines of credit) require us to send the statements 21 days prior to the next month's 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 March, 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 March, 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, or DDL 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.



LOAN INFORMATION CHANGES (EFFECTIVE MONDAY, MARCH 30, 2020)

PREPAYMENT PENALTIES ON CONSUMER LOANS

Beginning in March, we will no longer charge a prepayment penalty on your Home Equity Line of Credit if paid off within 3 years of inception.

STOP PAYMENT FEE ON CYCLED LOANS

Beginning in March, we will no longer charge a Stop Payment Fee on your Home Equity Lines of Credit, or DDL's.

STATEMENTS

Please be advised that you will receive two DDL and Home Equity Line of Credit statements in the month of March. You'll receive a Consumer Revolving Line of Credit statement dated March 27 and one generated approximately 21 days before your normal due date.

DDL ADVANCE NOTICES

Beginning in March, we will no longer be sending DDL Advance Notices. You can review the activity of advances on your account statement or online banking.

ALL LOANS – CREDIT BUREAU REPORTING

Beginning in March, we will start reporting to all three credit bureaus – TransUnion, Experian and Equifax. Your Experian Credit Report will show as "Account Transferred" and begin reporting under Foothills Bank with the April Credit Bureau Submission.

LEAP YEAR

In the previous system, the additional day in a leap year was not included in the interest accrual calculation. With this system change, leap years will be based on a 366-day year for simple interest-based loans.

1098 IRS FORM

In previous years, late charges were not included in the totals for interest paid during a tax year. With this system change, any paid late charges will be included in the 1098 reporting.

INDEX RATE UPDATES

There will be no changes to the date your rate changes; however, the update to the Index in our computer system will happen weekly on Tuesday mornings. This will begin the Tuesday after March 30.

DDL AND HELOC PAYMENT DUE DATES

In the previous system, you may have had an exact day of month for your payment. With this system change, your payment day of 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 full balance of the payment due at which point it will be applied to your loan.

PRODUCT CHANGES (EFFECTIVE MONDAY, MARCH 30, 2020)

PERSONAL CHECKING ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURE
BASIC CHECKING E-CHECKING NEW START REPAYMENT	TOTALLY FREE CHECKING	Non-interest-bearing account No minimum balance requirements No monthly service charge
SENIOR 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
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

BUSINESS CHECKING ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURE
BASIC BUSINESS CHECKING BUSINESS ANALYSIS 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 service charges No transaction fees Up to \$10,000 in coin and currency deposits or withdrawals, including change orders per month Free FREE Online banking Check images included in monthly bank statements - FREE! Business VISA® Debit Card available
BUSINESS INTEREST 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
IOLTA	TRUST ACCOUNT	This is a variable interest rate account This account does not offer tiered rates No minimum balance requirements

SAVINGS ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURE
PERSONAL SAVINGS JUNIOR BANKERS SAVINGS * YOUNG ACHIEVERS SAVINGS*	SAVINGS ACCOUNT	Interest compounded and credited monthly Pays interest at a variable rate - contact us for current rates A service charge of \$2.00 will be imposed every month if the balance falls below \$100 any day of the month *Service charge will be waived on Junior Bankers Savings Accounts and Young Achievers Savings Account until their 18th birthday.
BUSINESS SAVINGS	BUSINESS SAVINGS	Interest compounded and credited monthly Pays interest at a variable rate - contact us for current rates A service charge of \$2.00 will be imposed every month if the balance falls below \$100 any day of the month

WHAT YOU NEED TO KNOW ABOUT OVERDRAFT & OVERDRAFT FEES

An overdraft occurs when you do not have enough funds 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 with one or more overdraft protection plans which may be less expensive than our standard overdraft practices - to learn more, ask us about the following 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 transaction will be declined.

What fees will be charged if Foothills 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 on any given day.

What if I want Foothills 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:

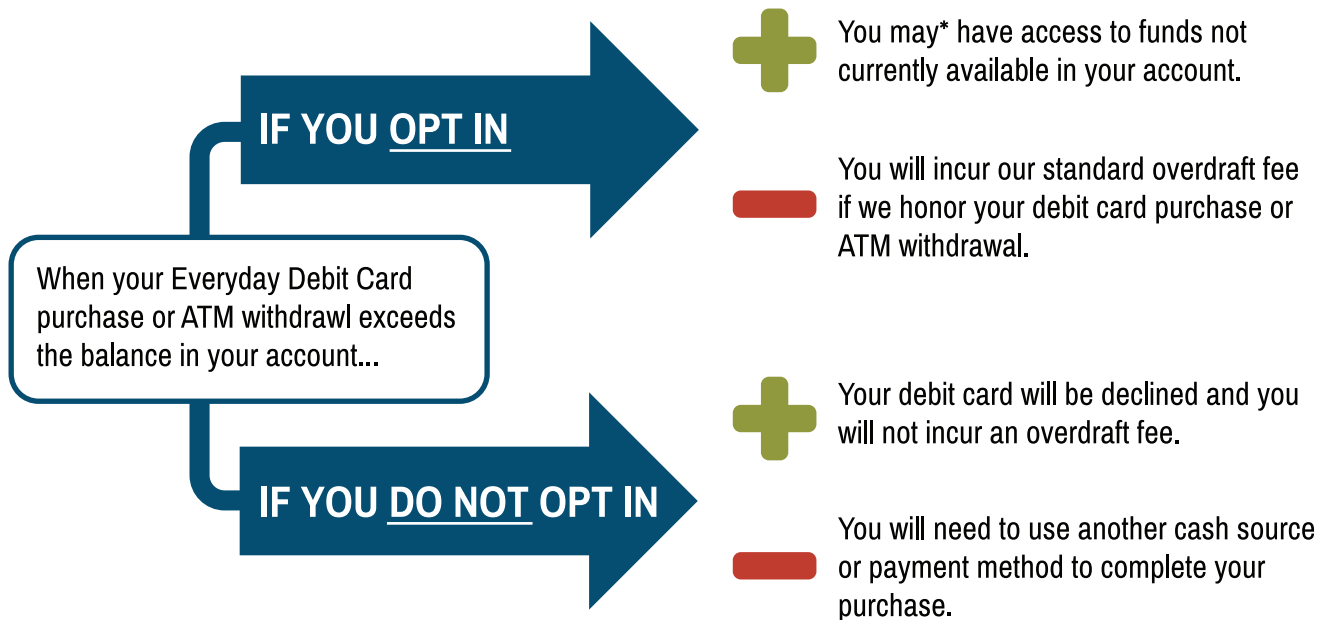
- Call (800)288-8244
- Complete the Election Form below, deliver to a local branch or mail to:
Foothills Bank
Attention: Operations
11689 S. Foothills Blvd.
Yuma, AZ 85367

If you already opted in to have us pay overdrafts on ATM and everyday debit card transactions, that information will remain linked to your account and no further action is required.

You may revoke your consent at 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.

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.*

- 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 Foothills Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions with respect to the account identified below:

Signature: _____

Name: _____ Date: _____

Account#: _____



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 MAR 30
OVERDRAFT FEES: Overdraft created by Check, In-Person withdrawals, ATM withdrawals, or other Electronic means		
Overdraft Fee - Fee assessed for items that are paid	\$ 35.00 per item	\$ 30.00 per item
Non-Sufficient Funds (NFS) Fee - Fee assessed for items that are returned	\$ 35.00 per item	\$ 30.00 per item
Continuous Overdraft Fee - Fee assessed to accounts that remain overdrawn for more than five consecutive business days		\$ 5.00 per day
WIRE TRANSFER		
Domestic Wire Transfer Fee – For incoming wire transfer	\$ 10.00 each	\$ 10.00 each
Domestic Wire Transfer Fee – For outgoing wire transfer	\$ 25.00 each	\$ 20.00 each
Foreign Wire Transfer Fee – For incoming wire transfer	\$ 10.00 each	\$ 10.00 each
Foreign Wire Transfer Fee – For outgoing wire transfer sent in U.S. dollars	\$ 60.00 each	\$ 75.00 each
Foreign Wire Transfer Fee – For outgoing wire transfer sent in foreign currency	\$ 60.00 each	\$ 50.00 each
CARD SERVICES		
Instant Issue Debit Card Local Image Fee	Not applicable	\$ 5.00
OTHER IN-BRANCH SERVICES		
Account Reconciliation Fee	\$ 25.00 hour	\$ 30.00 hour
Account Research Fee	\$ 25.00 hour	\$ 30.00 hour
Cashiers Check Fee	\$ 6.00	\$ 5.00
Chargeback Fee – Returned deposited item	\$ 10.00	\$ 2.00
Early Closing Fee – If account is closed within the first 90 days	\$ 35.00	\$ 10.00
Early Closing Fee – If account is closed within the first 180 days	\$ 35.00	\$ 0.00
Levy/Garnishment Fee	\$ 150.00 per request	\$ 75.00 per request
Stop Payment Fee	\$ 35.00 per item	\$ 30.00 per item
Sweep Transaction Fee	\$ 10.00 per transfer	\$ 2.00 per transfer
Unclaimed Property Fee	\$ 25.00	Varies by State

CURRENT FEE SCHEDULE (CONTINUED)

PRODUCT OR SERVICE	CURRENT FEE	FEE AS OF MARCH 30
SAFE DEPOSIT BOXES – Box sizes vary by location. Please contact Customer service for availability.		
Safe Deposit Box Paper Billing Fee	\$ 10.00	\$ 0.00
Safe Deposit Box Key Deposit	\$ 35.00	Not Applicable
Safe Deposit Drilling Fee	\$ 250.00	Locksmith Fee
Safe Deposit Box Late Fee (Annual rental payments not received within 30 days after the due date)	\$ 10.00	\$ 5.00
MISCELLANEOUS FEES		
Negative Balance closing fee	\$ 35.00	\$ 0.00
Collection Item	\$ 45.00	\$ 15.00
Copy of paid check	\$ 2.50	\$ 2.00
Counter checks	\$ 1.00 per check	\$ 1.00 for 4 checks
Copy of Statement	\$ 10.00	\$ 5.00
Returned Statement	\$ 5.00	\$ 0.00
Telephone funds transfer (manual)	\$ 3.00	\$ 0.00
Regulation D Excessive Withdrawal (per limited withdrawal) A fee is assessed on accounts with more than six withdrawals or transfers to another account of yours or to a third party by means of preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, debit card or similar order to a third party.	\$ 2.00 per item (All Savings Accts) \$10.00 (Money Market Accts)	\$ 1.00 per item (All Savings and Money Market Accounts)
Dormant Fee (after 1 year of inactivity)	\$ 7.50 per month	\$ 0.00
Out of Network ATM charge (Within U.S.)	\$ 1.50	\$ 2.00
Outside U.S. POS/ATM charge	\$ 1.50	Pass through fee
Replace lost ATM card	\$ 10.00	\$ 5.00
Replace lost debit card	\$ 10.00	\$ 5.00

*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 for details.

About FDIC Insurance Coverage:

FDIC Deposit Insurance: Your FDIC deposit insurance coverage will now be under Glacier Bank. If you bank with more than one of the Glacier Bank divisions, it is important that you are aware that your deposits will be aggregated when calculating FDIC deposit insurance coverage. Glacier's divisions include Glacier Bank, First Security Bank of Missoula, Western Security Bank, First Security Bank of Bozeman, Valley Bank of Helena, First Bank of Montana, Bank of the San Juans, Mountain West Bank, Citizens Community Bank, First Bank of Wyoming, First State Bank, North Cascades Bank, Foothills Bank, Collegiate Peaks Bank, First Community Bank Utah, Heritage Bank of Nevada, Country Bank, Mohave State Bank and State Bank of Arizona. Generally, your current FDIC insurance will continue for six months from March 1, 2020.

At the end of the six month period, the combined amounts you have on deposit at our divisions will be subject to the maximum amount of FDIC deposit insurance, \$250,000, allowed by law for one bank. Basic insurance coverage for deposit accounts (checking, savings, money market accounts and certificate of deposits) is \$250,000. There are ways to qualify for more than the \$250,000 basic insurance coverage limit. If your combined deposits at our bank divisions total more than \$250,000, please contact your local branch, they will be happy to visit with you about your deposit insurance and answer any other questions you may have.

In the case of a certificate of deposit, coverage could change at the earliest maturity date after the six month period. A certificate of deposit which matures within six months of March 1st and is renewed at the same dollar amount (either with or without accrued interest having been added to the principal amount) and is renewed for the same term as the original deposit, the separate insurance applies to the renewed deposit until the first maturity date after the six month period. A certificate of deposit that matures within six months of March 1st and is renewed on any other basis, or is not renewed and thereby becomes a demand deposit, is separately insured only until the end of the six month period.

Individual Retirement Accounts (IRA): The custodian of all Individual Retirement Accounts will now change from Mohave State Bank, Country Bank and State Bank of Arizona to Foothills Bank, Division of Glacier Bank.

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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 AND AVOIDING 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 the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our overdraft services and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. 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, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. 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 fee even if it was a fee (such as an overdraft fee) that created the overdraft.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, mobile payment, automated clearing house (ACH) transactions, and check transactions. A debit card transaction might be authorized by use of a PIN or a signature. An example of an ACH transaction is a preauthorized payment you have set up on a recurring basis. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

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 or charges. 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 available funds in your account for the purpose of deciding whether to return an item for insufficient funds 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 account balance at the subsequent time will determine whether there are insufficient available funds.

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.

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.

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.

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.

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.

In Montana, RIGHTS AT DEATH - Single-Party Account - At the death of a party, ownership passes as part of the party's estate.

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.

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 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.

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.

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 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.

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 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, First Community Bank Utah, First Security Bank, 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, Country, Mohave and State Bank AZ 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 notice 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 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 page 1 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.

Computer Transfers - types of transfers - You may access your account(s) by computer at the web address shown on page 1 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 365 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. There is a \$2.00 charge 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 page 1 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 this disclosure 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 government agency or court orders; or
- (4) if you give us written permission; or
- (5) as explained in the separate Privacy Disclosure.

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 this disclosure. 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 this disclosure. 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.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words or phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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.

GLACIER BANK FEE SCHEDULE

Effective March 1, 2019

Overdraft fees:

Overdraft created by check, in-person withdrawals, ATM withdrawals, or other electronic means.

Overdraft fee (fee assessed for items that are paid)\$30.00 per item

Nonsufficient Funds (NSF) fee

(fee assessed for items that are returned).....\$30.00 per item

Continuous overdraft fee (fee assessed on accounts that remain
overdrawn for more than five consecutive business days).....\$5.00 per day

Wire transfer fees:

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\$30.00 per hour

Account research fee\$30.00 per hour

Cashiers check fee\$5.00 per item

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

Early closing fee (if account is closed within the first 90 days)\$10.00

Levy/garnishment fee\$75.00 per request

Stop payment fee\$30.00 per item

Sweep transaction fee\$2.00 per transfer

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 for details.

FACTS

WHAT DOES GLACIER BANCORP, INC. 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and account transactions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Bancorp, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Glacier Bancorp, Inc. 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
	Country, Mohave and State Bank AZ*	www.mohavestbank.com	Ph: 928-855-0000
	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 Bancorp, Inc.	www.glacierbancorp.com	Ph: 800-735-4371
	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 Bancorp, Inc., Glacier Bank and its Divisions (list of divisions below)

What we do

How does Glacier Bancorp, Inc. 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 Bancorp, Inc. 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 Bancorp, Inc 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
 Country, Mohave and State Bank AZ, 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

*Subject to closing scheduled for February 29, 2020



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



Division of Glacier Bank
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



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



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



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



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



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



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



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



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



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



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



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



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

GLACIER FAMILY OF BANKS... TOGETHER, WE'RE BETTER

There's strength in our numbers. Foothills Bank is a proud member of the Glacier Family of Banks. The Glacier Family of Banks includes 16 different banks serving 114 communities through 182 banking offices in Montana, Idaho, Utah, Washington, Wyoming, Colorado, Arizona, and Nevada.



CALL, CLICK OR COME IN!

*Yuma – Casa Grande – Tucson – Phoenix – Prescott – Prescott Valley
Cottonwood – Flagstaff – Bullhead City – Kingman – Lake Havasu*

*For branch location and hours, please visit:
www.FoothillsBank.com • 1-800-288-8244*