

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?

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

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

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

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Glacier 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
Big Sky Western Bank	www.bigskybank.com	Ph: 406-587-2922
Citizens Community Bank	www.ccb-idaho.com	Ph: 208-232-5373
1st Bank	www.1stbank-online.com	Ph: 800-274-7086
First Bank of Montana	www.1stbmt.com	Ph: 406-538-7471
First Bank of Wyoming	www.firstbankofwyoming.com	Ph: 307-754-2201
First Security Bank	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
North Cascades Bank	www.northcascadesbank.com	Ph: 800-603-9342
Mountain West Bank	www.mountainwestbank.com	Ph: 800-641-5401
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
 Big Sky Western Bank, Division of Glacier Bank
 Citizens Community Bank, Division of Glacier Bank
 First Bank of Montana, Division of Glacier Bank
 First Security Bank, Division of Glacier Bank
 First State Bank, Division of Glacier Bank
 Foothills Bank, Division of Glacier Bank

1st Bank, Division of Glacier Bank
 First Bank of Wyoming, 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