

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, Citizens Community Bank, Collegiate Peaks Bank, First Bank of Montana, First Bank, First Security Bank of Bozeman, First Security Bank of Missoula, First State Bank, Mountain West Bank, North Cascades Bank, Valley Bank of Helena, Western Security Bank, Foothills Bank and Glacier Bank are considered insured by the same depository institution, namely Glacier Bank. Basic FDIC insurance coverage for deposit accounts (checking, savings, money market, and certificates 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 ownership 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>.

