

Serving Montanans  
Since 1919




First Security Bank

Success. Together.

Division of Glacier Bank



Member FDIC Equal Housing Opportunity 

Dear First Security Bank Customer,

Teamwork is a Montana value; we recognize that in working together, we can accomplish even more. Earlier this year, First Security Bank became a division of Glacier Bancorp, another Montana-based company with a long history of serving local communities. We're pleased to share details about the next steps in completing our integration with Glacier Bancorp in the following guide, and what it means for you.

**Beginning June 15th**, we will migrate our core processing system, including all customer information, to Glacier'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 First Security customers access to Glacier Bank's seven-state network of community banks.

In Gallatin Valley, First Security Bank and Big Sky Western Bank, also a Division of Glacier Bank, will combine personnel and locations under the First Security Bank name. This will result in an additional Bozeman branch location in Four Corners. First Security Bank's Big Sky Branch in Meadow Village will be moving to Big Sky Western's current Town Center location. All other First Security Bank branches will remain at their existing locations.

Our goal is to make this migration as simple as possible and provide a smooth transition. You will continue to receive personal attention from familiar faces when you visit your local branch. Please don't hesitate to reach out to us by phone at 406.585.3800, or drop in to say hello and get more information.

We're excited about the changes – we trust you will be, too. We appreciate your business and are committed to **Success. Together.** for years to come.

Sincerely,



Steve Wheeler  
COO / President  
First Security Bank



Jim Ness  
CEO  
First Security Bank



## IMPORTANT DATES

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

IMPORTANT DATES	FRI. JUNE 15	SAT. JUNE 16	SUN. JUNE 17	MON. JUNE 18
<b>Branch Locations</b>	Open Normal Branch Hours	Closed	Closed	Open Normal Branch Hours
<b>Debit / ATM Cards</b>	Available	Available	Available	Available With New Card
<b>Online Banking</b>	Unavailable After 10:00 am MDT	Unavailable	Unavailable	Available
<b>Mobile Banking</b>	Unavailable After 10:00 am MDT	Unavailable	Unavailable	Available - New App Required
<b>Bill Pay</b>	Unavailable After 10:00 am MDT	Unavailable	Unavailable	Available
<b>Online Transfers</b>	Unavailable After 10:00 am MDT	Unavailable	Unavailable	Available
<b>24/7 Telephone Banking</b>	Unavailable After 10:00 am MDT	Unavailable	Unavailable	Available

Note: Our goal is to restore all services as quickly as possible on Monday, June 18th. We appreciate your patience and understanding.

## BRANCHES

Branch hours will only be affected the weekend of the upgrade. The upgrade will begin the evening of Friday, June 15th through Sunday, June 17th. All branch locations will be open regular business hours on Monday, June 18th.

## ATMS

First Security Bank Automated Teller Machines (ATMs) may experience brief interruptions in service the week of Monday, June 4th with other intermittent down times possible during our system conversion through Friday, June 22nd. You will be able to use your debit cards at other bank's ATMs and we will refund any fees incurred during this period of time upon request. Balance inquiries will not be available during the conversion weekend.

## TELEPHONE BANKING 24/7

24/7 Telephone Banking at (406) 585 -3801 or toll free (800) 555-3801, will not be accessible during the conversion weekend. Please have your account number and tax identification number available. After the First Security Bank telebanking becomes available, please dial 1-866-495-1866.

## DEBIT CARD / ATM CARD INFORMATION

### PERSONAL AND BUSINESS ACCOUNT VISA DEBIT CARDS

If you currently have a debit card for your personal and/or business accounts, a new chip-enabled Visa Debit Card will be mailed to you in early June. 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, June 18th**. The new cards cannot be activated prior to that.
- **Existing debit cards will stop working on Monday, June 18th.**
- If you use your current debit card for recurring payments, such as phone or utility bills, please remember to contact those companies and provide them your newly activated Visa Debit Card information. Your existing card will continue to work and process recurring payments through Friday, June 15th.
- Please properly dispose of your old debit card.

First Security Bank School Spirit Debit Card designs for Bozeman, Belgrade, Three Forks, Big Sky or West Yellowstone public high schools will be available on or after Monday, June 18th.

**IMPORTANT:** You must activate your new card(s) starting on Monday, June 18th.  
Your current First Security Bank debit card(s) will stop working on Monday, June 18th.

Your new card will have different daily withdrawal limits: ATM card: ATM withdrawal \$500/day. Debit card (including HSA): ATM withdrawal \$500/day and point of sale \$2,500/day. Savings only debit card: ATM \$500/day.

Although we do not foresee any interruption in the debit card system, please be prepared to utilize other forms of payment throughout the weekend of Friday, June 15th.

### HEALTH SAVINGS ACCOUNT (HSA) VISA DEBIT CARDS

If you have a Health Savings Account with an HSA debit card, a new HSA Debit Card will be mailed to you in early June. 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, June 18th**. The new cards cannot be activated prior to that.
- If you use your HSA Debit Card for recurring payments, please contact those companies to provide them your newly activated Visa Debit Card information. Your existing card will continue to work and process recurring payments through Friday, June 15th.

- Existing debit cards will stop working on Monday, June 18th.
- Please properly dispose of your old debit card.

## ATM CARDS

If you currently have an ATM card, you will receive by mail a new ATM Card to replace your existing card. The ATM card will have a new card number. Please call the activation phone number listed on the new card to activate. In addition, new ATM cards will feature the Glacier Family of Banks logo. Please activate the card on or after Monday, June 18th.

## YOUR NEW PIN

Debit and ATM PINs can be set by:

- Making your first PIN transaction.
  - It works like this: you get your new card in the mail and activate it by phone. The card is ready to go. The first time you use your card and have to enter a PIN, this will set the new PIN for that card. You can enter your previous PIN if that's what you desire.
- Visiting the branch nearest you for personal assistance.

## INTERNATIONAL TRANSACTIONS

Our fraud system offers multiple layers of security, including security when your card is used internationally. Contact your local branch today to notify us if you travel internationally.

Currency Conversion and International Transactions: When you use your Visa Check 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 the time of purchase. The percentage charged by Visa will vary depending on whether there is a currency conversion or not.

## DEBIT CARD GUARD SMS GUARDIAN TEXT ALERTS

Enroll your new card, once activated, to take advantage of Debit Card Guard smsGuardian Text Alerts service by visiting [www.ourbank.com](http://www.ourbank.com). Sign up by clicking on the link "Fraud Protection – Debit Card Guard" on [www.ourbank.com](http://www.ourbank.com) under "Resources". Debit Card Guard is an anti-fraud notification service that sends text alerts directly to your mobile phone or other SMS-enabled devices. This added layer of security quickly alerts you to possible fraudulent use of your card when certain debit card transactions take place.

## MOBILE PAY

Your new debit card will be supported on Apple Pay, Android Pay (now Google Pay), and Samsung Pay. The "pays" 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, and common questions about using First Security Bank debit cards may be found here. If you currently use a MobilePay option, please re-enroll with your new debit card.

## ONLINE BANKING

The new Online Banking platform is user-friendly, intuitive, and powerful. New features include a customizable dashboard that displays all of the information you want to see at a glance to save you time, personalized Alerts, My Finance online financial management and budgeting tool, Instant Online Enrollment, mobile-friendly accessibility and much more!

**IMPORTANT:** Unless contacted, your current Online Banking username will transfer to the new system and remain the same. You will be required to enter the last four digits of your SSN/Tax ID # as your temporary password during your initial login on Monday, June 18th.

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.

If you are not currently using Online Banking, please visit [www.ourbank.com](http://www.ourbank.com).

**IMPORTANT:** Any check images, account history and eStatements you would like to keep must be downloaded and personally retained prior to this change by **Thursday, June 14th**.

Please contact us if you need assistance saving this information. **Check images, account history and eStatements for dates prior to the conversion will not be available on the new system.** Please visit [www.ourbank.com](http://www.ourbank.com) to enroll for Online Banking and eStatements on or after Monday, June 18th.

After the conversion, your account history and images will begin to build again. The 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.

## ONLINE BILL PAY

If you use First Security Bank's Bill Pay service, existing payees and scheduled payments will transfer over to the new system. Funds will no longer be debited two days prior to payment. In the new process, your account will be debited once the item has been processed.

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

## TRANSFERS

Recurring transfers set up through the Online Banking system will be included in the new system and will be available Monday, June 18th. This will include all transfers between accounts, both deposits and loan accounts.

**IMPORTANT:** Transfers to an External Account that are set up in Online Banking will not convert to the new system. Users can transfer funds to an External Account using Bill Pay. Users will not be able to transfer funds to First Security Bank accounts from another financial institution.

## DAILY CUT-OFF TIMES

Starting Monday, June 18th the daily cut-off times will be:

Wires – 3:00 p.m. (MST)

ACH – 4:00 p.m. (MST) for cash management customers

Remote Deposit Capture – 6:00 p.m. (MDT)

Mobile Remote Deposits – 6:00 p.m. (MDT)

Online Account Transfers – 8:00 p.m. (MDT)

Please refer to the Funds Availability Policy enclosed in this guide for additional information and refer to [www.ourbank.com](http://www.ourbank.com) for other Glacier Bank Division locations.

## QUICKEN & QUICKBOOKS

Intuit services will be interrupted for up to 5 business days after conversion. Intuit product users are encouraged to download a QFX/QBO file prior to Thursday, June 14th. The following services will not work during the outage:

- Quicken Win/Mac Express Web Connect
- QuickBooks Online (QBO)
- Mint

To avoid duplicate transactions, select specific dates in the QFX/QBO download.

## NEW!

## MY FINANCE - FINANCIAL MANAGEMENT

This online financial management service is a powerful budgeting tool that allows you to track income and expenses, spending habits, and financial goals. It allows you to securely view all of your financial information within your Online Banking account. Link external accounts from other financial institutions and add offline accounts to see your total assets, liabilities and net worth in a single dashboard.

Customizable alerts allow you to stay on track with your budget and savings goals and make any necessary spending adjustments along the way.

## MOBILE BANKING

### NEW APPS



Online Banking users will have access to First Security Bank's new mobile banking App on or after Monday, June 18th at the Apple App Store and Google Play. Remember, First Security 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, 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. Enroll in Text Banking through your new Online Banking system by selecting Text Mobile Settings under the Mobile Settings of the Options menu. Text message and/or data charges may apply.

## REMOTE DEPOSIT ANYWHERE

Use your smart phone to capture check images and skip the deposit slip. Use your Apple or Android phone's camera to snap a picture of a check and send it to the bank electronically with our mobile app. It's fast, safe and convenient with Mobile Banking. TAP. SNAP. DEPOSIT!





## ACCOUNT ACCESS & SERVICES: WHAT IS CHANGING?

### ACCOUNT NUMBERS

Your deposit account number will remain the same and will appear on your First Security Bank statements as well as other account documents you receive from us after Sunday, June 17th, unless you are notified separately. Any current automatic payments or deposits to your account will continue with no changes. Your existing First Security Bank checks will continue to work before, during, and after the conversion.

### LOAN ACCOUNT

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

### ROUTING NUMBER

The First Security Bank routing number will remain the same. There is no need to update your routing number for any of your automatic payments, deposits, or your checks.

### STATEMENTS

Please be advised that you will receive two statements in the month of June. You'll receive a paper statement dated Friday, June 15th and the second statement on your normal statement date. In July, your monthly statement will resume its regular schedule except for the following statement cycles:

- If your current statement cycle is the 3rd of the month, it will change to 5th of the month.

Statements sent after Monday, June 18th will have a different appearance and format. Check images are included with every statement at no additional cost.

### ESTATEMENTS

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

### CERTIFICATE OF DEPOSIT ACCOUNTS

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

### AUTOMATIC FUNDS TRANSFERS

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

## PRODUCT CHANGES (EFFECTIVE MONDAY, JUNE 18<sup>TH</sup>)

### PERSONAL CHECKING ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURE
Free Checking	Totally Free Checking	<ul style="list-style-type: none"> <li>Non-interest bearing account</li> <li>No minimum balance requirements</li> <li>No monthly service charge</li> </ul>
60 Plus Success Checking	50+ Interest Checking	<ul style="list-style-type: none"> <li>FREE for customers 50 and over</li> <li>FREE personalized corporate image checks</li> <li>FREE cashier's checks</li> <li>Interest compounded and credited monthly</li> <li>No minimum balance requirements</li> <li>No monthly service charge</li> </ul>
Success Checking	Easy Interest Checking	<ul style="list-style-type: none"> <li>FREE checking with the convenience of direct deposit or automatic loan payments!</li> <li>Interest compounded and credited monthly</li> <li>No minimum balance requirements</li> <li>No monthly service charge</li> </ul>

### BUSINESS CHECKING ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURE
<ul style="list-style-type: none"> <li>Ez Checking</li> <li>Non-Profit Checking</li> <li>Commercial Banks Checking</li> <li>Public Funds Checking</li> <li>Suite Checking</li> </ul>	Totally Free Business Checking	<ul style="list-style-type: none"> <li>An account that's right for your business</li> <li>3000 items per month – includes debits, credits and deposited items</li> <li>No minimum balance requirements</li> <li>No monthly service charge</li> <li>No transaction fees</li> <li>Free Online banking</li> <li>Check images included in monthly bank statements-FREE!</li> <li>Business VISA Debit Card available</li> </ul>
<ul style="list-style-type: none"> <li>Business Interest Checking</li> <li>Non-Profit Interest Bearing Checking</li> <li>Business Interest Bearing Checking</li> </ul>	Business Interest Checking	<ul style="list-style-type: none"> <li>Interest compounded and credited monthly</li> <li>A service charge of \$6.00 will be imposed every month if the balance falls below \$1,500 any day of the month.</li> </ul>
IOLTA Interest Bearing Checking	Lawyers Trust Account	<ul style="list-style-type: none"> <li>This is a variable interest rate account</li> <li>No minimum balance requirements</li> <li>No monthly service charge</li> <li>Interest compounded and credited monthly</li> </ul>

## SAVINGS ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURE
Personal Savings	Savings Account	<p>Pays interest at a variable rate - contact us for current rates</p> <p>A service charge of \$2.00 will be imposed every month if the balance falls below \$100 any day of the month</p> <p>Transfers to another account or third parties are limited</p> <p>Interest compounded and credited monthly</p>
Business Savings	Business Savings	<p>Pays interest at a variable rate - contact us for current rates</p> <p>A service charge of \$2.00 will be imposed every month if the balance falls below \$100 any day of the month</p> <p>Transfers to another account or third parties are limited</p> <p>Interest compounded and credited monthly</p>

## MONEY MARKETS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURE	TIERED INTEREST RATE
Personal Money Market	Premiere Money Market Deposit Account	<p>A service charge of \$10.00 will be imposed every month if the balance falls below \$5,000 any day of the month</p> <p>Interest compounded and credited monthly</p> <p>Pays interest at a variable rate - contact us for current rates</p> <p>Transfers to another account or third parties are limited</p>	<p>\$0.01 - \$24,999.99</p> <p>\$25,000.00 - \$49,999.99</p> <p>\$50,000.00 - \$99,999.99</p> <p>\$100,000.00 - \$249,999.99</p> <p>\$250,000.00 - \$499,999.99</p> <p>\$500,000.00 - \$749,999.99</p> <p>\$750,000.00 - \$999,999.99</p> <p>\$1,000,000.00 - \$2,499,999.99</p> <p>\$2,500,000.00 and Above</p>
<p>Money Market Business</p> <p>Non-Profit Money Market</p> <p>Business Money Market</p>	Premiere Business Money Market Deposit Account	<p>A service charge of \$10.00 will be imposed every month if the balance falls below \$5,000 any day of the month</p> <p>Interest compounded and credited monthly</p> <p>Pays interest at a variable rate - contact us for current rates</p> <p>Transfers to another account or third parties are limited</p>	<p>\$0.01 - \$24,999.99</p> <p>\$25,000.00 - \$49,999.99</p> <p>\$50,000.00 - \$99,999.99</p> <p>\$100,000.00 - \$249,999.99</p> <p>\$250,000.00 - \$499,999.99</p> <p>\$500,000.00 - \$749,999.99</p> <p>\$750,000.00 - \$999,999.99</p> <p>\$1,000,000.00 - \$2,499,999.99</p> <p>\$2,500,000.00 and Above</p>

## MEDICAL ACCOUNTS

OLD ACCOUNT NAME	NEW ACCOUNT NAME	NEW ACCOUNT FEATURE	TIERED INTEREST RATE
Health Savings Account (HSA)	Health Account	<p>This is a variable interest rate account</p> <p>No minimum balance requirements No Annual or Set Up fee</p> <p>Interest compounded and credited monthly</p> <p>Free Standard HSA Checks</p>	<p>\$0.01 - \$4,999.99</p> <p>\$5,000.00 - \$9,999.99</p> <p>\$10,000.00 and Above</p>

## LOAN INFORMATION CHANGES (EFFECTIVE MONDAY, JUNE 18<sup>TH</sup>)

### ALL LOANS - COUPONS

Beginning in June, if you previously used coupons, we will be changing your consumer installment or business loan from coupons to Statement/Notice.

These will generate according to the statement schedule outlined below.

### OPEN END LINE OF CREDIT LOANS

**(Home Equity Line of Credit, Consumer Revolving Line of Credit and Ready Reserve/Extra Credit Checking)**

Beginning in June, the minimum advance amount or advance increments on your Home Equity Line of Credit, Consumer Revolving Line of Credit or Ready Reserve/Extra Credit Checking will round to the nearest dollar for the amount needed to cover the overdraft. For example if the checking account is overdrawn \$15.83, the advance will be \$16.00 to cover the overdraft.

### ANNUAL FEES

If your annual fee for your Consumer Revolving Line of Credit or Extra Credit Checking was previously charged in June, July or November, beginning January 2019 the annual fee will be charged on the anniversary date of your loan.

### ALL LOANS - PAYMENT REMINDER / PAST DUE NOTICES

All Loan types will produce Reminder and Past Due Notices on the following schedule:

- 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

Example: if you have a 15 day grace period, you will receive a reminder notice at 10 days past the due date, even through the grace period does not end for another 5 days.

### ALL LOANS - STATEMENT / NOTICE

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

### STATEMENTS

Please be advised that you will receive two Ready Reserve and Home Equity Line of Credit statements in the month of June. You'll receive a Consumer Revolving Line of Credit statement dated June 15, 2018 and one on your normal statement date. In July, your monthly statement will resume its regular schedule.

## **MORTGAGE LOAN SERVICING TRANSFER**

Beginning June 18th, the servicing of 1-4 Single Family real estate mortgage loans will be transferred to our centralized loan servicing center located in Coeur d'Alene, ID. Monthly mortgage payments will be mailed to this address. Please mail payments to:

**Loan Servicing Center  
P.O. Box 3568  
Coeur d'Alene, ID 83816-3568**

You may still make your payment at any branch office. Additional information has been mailed separately regarding the servicing of mortgage loans.

## **INITIAL ARM NOTICE**

If you have an ARM Mortgage loan, you will receive the Initial ARM Notice 220 days prior to the first rate change date.

## **INDEX RATE ADJUSTMENTS**

If you have a loan that is tied to Federal Home Loan Bank of Des Moines, US Treasury or Libor indices, the index used will be looking at the previous Tuesday prior to the rate change date.

## **ALL LOANS – MINIMUM AMOUNT TO CREATE / SEND A BILL**

Beginning in June, most loan accounts are 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. The only exception to this is loans that are for Flooring or Unit Priced loan types. These loans will have a \$0 minimum amount to create a Statement/Notice. On Mortgage, Home Equity Line of Credit, Consumer Revolving Line of Credit or Ready Reserve/Extra Credit Checking, if the minimum amount due is \$5.00 or less, you will still receive a Consumer Revolving Line of Credit statement as required by regulation, with \$0 due. The system will roll the next payment due date to the next month.

## **ALL LOANS – CREDIT BUREAU REPORTING**

We will continue reporting to all three credit bureaus – TransUnion, Experian and Equifax. Loans that are moving to First Bank of Montana will show as Transferred under First Security Bank and will pick up reporting under First Bank of Montana in June. Loans that will remain with First Security Bank will continue to report as such. This will simply be a change of processor for those loans. In the June reporting Big Sky Western Bank will reflect the name change to First Security Bank.

## WHAT YOU NEED TO KNOW ABOUT OVERDRAFT AND OVERDRAFT FEES

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

### WE CAN COVER YOUR OVERDRAFTS AS FOLLOWS:

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

- A line of credit
- Link to another account

### WHAT ARE OUR STANDARD OVERDRAFT PRACTICES THAT COME WITH YOUR ACCOUNT?

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

- Checks and other transactions using your checking account number
- Automatic bill payments
- Recurring Debit Card Transactions
- We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:
  - ATM transactions
  - Everyday debit card transactions

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

### WHAT FEES WILL BE CHARGED IF FIRST SECURITY BANK PAYS MY OVERDRAFT?

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

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

## WHAT IF I WANT FIRST SECURITY 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) 555-3800
- Visit a local branch
- Complete the Election Form below and deliver it to us or mail it to:

**P.O. Box 910  
Bozeman, MT 59771**

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

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

**SIGNATURE:** \_\_\_\_\_  
**PRINTED NAME:** \_\_\_\_\_

**DATE:** \_\_\_\_\_  
**ACCT #** \_\_\_\_\_

## DEBIT CARD OVERDRAFT AUTHORIZATION: UNDERSTANDING YOUR DECISION

### WHEN YOUR EVERYDAY DEBIT CARD PURCHASE OR ATM WITHDRAWAL EXCEEDS THE BALANCE IN YOUR ACCOUNT

IF YOU OPT IN	IF YOU DON'T OPT IN
You may* have access to funds not currently available in your account.	Your debit card will be declined and you will not incur an overdraft fee.
You will incur our standard overdraft fee if we honor your debit card purchase or ATM withdrawal.	You will need to use another cash source or payment method to complete your transaction

\* 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.

## 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 **LIGHT BLUE**. But many fees are lower! For a current fee schedule, please contact your local branch.

PRODUCT OR SERVICE	CURRENT FEE	FEE AS OF MONDAY JUNE 18
<b>Overdraft Fees: Overdraft Fees created by Check, In-person Withdrawals, or other electronic means.</b>		
Overdraft Fee - Fee assessed for items that are paid	\$30.00 per item	\$30.00 per item
Returned Item Fee - Fee assessed for items that are returned	\$30.00 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 after three consecutive business days	\$ 5.00 per day
<b>Stop Payment Fees</b>	<b>\$ 30.00 per item</b>	<b>\$ 30.00 per item</b>

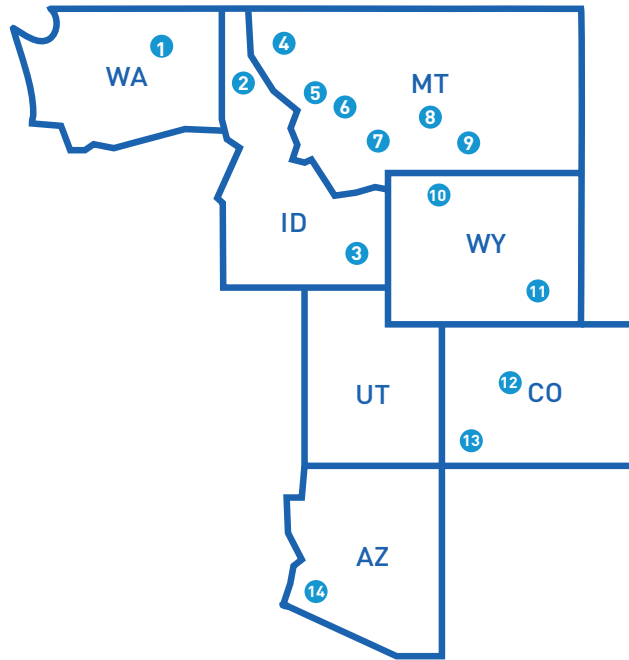


PRODUCT OR SERVICE	CURRENT FEE	FEE AS OF MONDAY JUNE 18
<b>Wire Transfer</b>		
Incoming Wire Fee – Domestic	\$15.00 each	\$10.00 each
Incoming Wire Fee – Foreign	\$20.00 each	\$10.00 each
Outgoing Wire Fee - Domestic	\$25.00 each	\$20.00 each
Outgoing Wire Fee - Foreign sent in US Dollars	\$50.00 each	\$75.00 each
Outgoing Wire Fee - Foreign sent in Foreign Currency	\$50.00 each	\$50.00 each
Outgoing Wire Fee - Foreign using Direct Credit (Direct Credit may not be available in all countries/ currencies)	\$50.00 each	\$50.00 each
<b>Dormant Account Fee</b>		
Unclaimed Property - fee assessed on accounts before remittance to state	\$75.00	\$50.00 per remittance
<b>Collections</b>		
Collection	\$30.00	\$50.00
Collection – Mineral /Oil	\$50.00	\$50.00
Foreign Collection	\$25.00	\$50.00
<b>Excess Withdrawal Fee</b>		
Savings and Money Market - fee assessed on 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	\$2.00 per item	Savings \$ 1.00 per item Money Market \$ 1.00 per item
Early Account Closing Fee - Fee assessed to accounts closed within the first 90 days	\$10.00	\$10.00
<b>Card Services</b>		
Express Delivery Card Replacement	\$10.00	\$80.00
Instant Issue Local Image	\$0.00	\$5.00
Instant Issue Custom Image i.e. High School	\$0.00	\$5.00
User of non Glacier Family of Banks ATM (ATM fee) – may be refunded upon request up to \$10/month	\$2.00	\$2.00
<b>Legal Process Fees - Levy, Garnishment, Execution</b>		
Charged to Customer's Account	\$75.00	\$ 75.00 per request

PRODUCT OR SERVICE	CURRENT FEE	FEE AS OF MONDAY JUNE 18
<b>Other In-Branch Services</b>		
Account Reconciliation	\$20.00 per hour	\$30.00 per hour
Account Research	\$30.00 per hour + .20 per page	\$30.00 per hour
Cashiers Check	\$6.00	\$5.00 per item
Check Cashing (non customer)	\$0.00	\$15.00 per item
Return Deposit Item	\$10.00	\$2.00 per item
Sweeps	\$2.00	\$2.00
<b>Safe Deposit Boxes</b> Box sizes vary by location. Please contact Customer Service for availability and annual rent for Safe Deposit Boxes. Box rent is due annually.		
Box Drilling	\$150.00	Locksmith Fee
Key Replacement	\$20.00	\$20.00
Safe Deposit Box Annual rental payments not received within 30 days after the due date.	\$5.00	\$5.00 per year

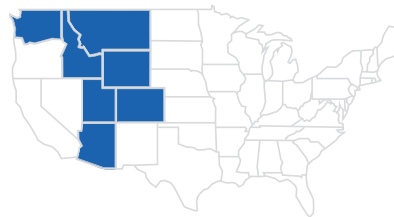
**\*Not all fees are listed. Fees are subject to change at the bank's discretion.  
For additional information, contact your local branch for a current fee schedule.**

## DIVISION OF GLACIER BANK LOCATIONS



- |                            |                           |
|----------------------------|---------------------------|
| 1. NORTH CASCADES BANK     | 8. FIRST BANK OF MONTANA  |
| 2. MOUNTAIN WEST           | 9. WESTERN SECURITY BANK  |
| 3. CITIZENS COMMUNITY BANK | 10. FIRST BANK            |
| 4. GLACIER BANK            | 11. FIRST STATE BANK      |
| 5. FIRST SECURITY BANK     | 12. COLLEGIATE PEAKS BANK |
| 6. VALLEY BANK OF HELENA   | 13. BANK OF THE SAN JUANS |
| 7. FIRST SECURITY BANK     | 14. FOOTHILLS BANK        |

 14 BANK DIVISIONS  
 164 LOCATIONS



## BRANCH LOCATIONS AFTER CONSOLIDATION

### BOZEMAN

Main Office - 208 E Main Street  
South 19th - 670 South 19th Avenue  
Cottonwood - 642 Cottonwood Road  
Four Corners - 33 Ice Center Lane

### BELGRADE

511 West Main Street

### THREE FORKS

320 South Main Street

### WEST YELLOWSTONE

106 South Electric Avenue

### BIG SKY

55 Lone Peak Dr

