

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, First Bank of Montana, Bank of the San Juans, Mountain West Bank, Citizens Community Bank, First Bank of Wyoming, First State Bank, Foothills Bank, Collegiate Peaks Bank, First Community Bank of Utah, Heritage Bank of Nevada, Altabank, Wheatland Bank and Bank of Idaho. Generally, your current FDIC insurance will continue for six months from April 30, 2025.

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 April 30th 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 April 30th 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) and Health Savings Accounts (HSA): The custodian of all Individual Retirement Accounts and Health Savings Accounts will change from Bank of Idaho to Bank of Idaho, Division of Glacier Bank.

