

## FACTS

### WHAT DOES GLACIER BANK 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
- phone contacts and images in mobile apps when apps are shared

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 Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information			Does Glacier Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus			Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you			Yes	No
<b>For joint marketing with other financial companies</b>			Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences			Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness			No	We don't share
<b>For nonaffiliates to market to you</b>			No	We don't share
<b>Questions?</b>	<b>Call or go to the appropriate website listed:</b>		<b>Main Phone</b>	<b>Telephone Banking</b>
	Altabank	www.altabank.com	Ph: 800-815-2265	888-842-3456
	Bank of Idaho	www.bankofidaho.com	Ph: 888-396-8757	888-396-8757
	Bank of the San Juans	www.banksanjuans.com	Ph: 970-247-1818	877-367-1818
	Citizens Community Bank	www.ccb-idaho.com	Ph: 208-232-5373	866-443-8680
	Collegiate Peaks Bank	www.collegiatepeaksbank.com	Ph: 719-395-2472	866-481-8010
	First Bank of Montana	www.1stbmt.com	Ph: 406-538-7471	888-538-7471
	First Bank of Wyoming	www.gofirstbank.com	Ph: 800-377-6909	800-640-3033
	First Community Bank Utah	www.fcbutah.com	Ph: 801-813-1600	877-450-8555
	First Security Bank of Bozeman	www.ourbank.com	Ph: 406-585-3800	866-495-1866
	First Security Bank of Missoula	www.fsbmsla.com	Ph: 406-728-3115	877-728-3115
	First State Bank	www.fsbwy.com	Ph: 307-322-5222	877-416-8136
	Foothills Bank	www.foothillsbank.com	Ph: 800-288-8244	866-452-2919
	Glacier Bank	www.glacierbank.com	Ph: 800-735-4371	800-366-4465
	Heritage Bank of Nevada	www.heritagebanknevada.com	Ph: 775-348-1000	833-548-0078
	Mountain West Bank	www.mountainwestbank.com	Ph: 800-641-5401	800-641-5428
	Valley Bank	www.valleybankglacier.com	Ph: 406-495-2400	877-495-9255
	Western Security Bank	www.westernsecuritybank.com	Ph: 406-238-8820	866-983-5537
	Wheatland Bank	www.wheatland.bank	Ph: 888-896-2577	888-345-5146

Who we are	
Who is providing this notice?	Glacier Bank and its Divisions (list of divisions below)
What we do	
How does Glacier Bank 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 Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Our affiliates include financial companies related by common ownership control. The entities jointly providing this notice are listed at the end of the form.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Glacier Bank does not share with nonaffiliates so they can market to you.</li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ Our joint marketing partners include companies such as financial service companies.</li> </ul>

**Glacier Bank divisions include:**

Altabank, Division of Glacier Bank  
 Bank of Idaho, Division of Glacier Bank  
 Bank of the San Juans, Division of Glacier Bank  
 Citizens Community Bank, Division of Glacier Bank  
 Collegiate Peaks Bank, Division of Glacier Bank  
 First Bank of Montana, Division of Glacier Bank  
 First Bank of Wyoming, 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 State Bank, Division of Glacier Bank  
 Foothills Bank, Division of Glacier Bank  
 Glacier Bank  
 Heritage Bank of Nevada, Division of Glacier Bank  
 Mountain West Bank, Division of Glacier Bank  
 Valley Bank, Division of Glacier Bank  
 Western Security Bank, Division of Glacier Bank  
 Wheatland Bank, Division of Glacier Bank

33 East Main Street, American Fork, UT 84003  
 399 N Capitol Ave, Idaho Falls, ID 83402  
 144 East 8<sup>th</sup> Street, Durango, CO 81301  
 PO Box 1689, Pocatello, ID 83204-1689  
 PO Box 3009, Buena Vista, CO 81211  
 PO Box 540, Lewistown, MT 59457  
 245 E 1<sup>st</sup> Street, Powell, WY 82435  
 12 South Main Street, Layton, UT 84041  
 208 E Main Street, Bozeman, MT 59715  
 1704 Dearborn, Missoula, MT 59801  
 1405 16<sup>th</sup> Street, Wheatland, WY 82201  
 11689 S Foothills Blvd, Yuma, AZ 85367  
 PO Box 27, Kalispell, MT 59903-0027  
 2330 S Virginia Street, Reno, NV 89502  
 125 Ironwood Drive, Coeur D'Alene, ID 83814  
 PO Box 5269, Helena, MT 59604  
 PO Box 20637, Billings, MT 59104-0637  
 222 North Wall Street, Spokane, WA 99201