

# 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

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

### Questions?

#### Call or go to the appropriate website listed:

Altabank	<a href="http://www.altabank.com">www.altabank.com</a>	Ph: 800-815-2265
Bank of the San Juans	<a href="http://www.banksanjuans.com">www.banksanjuans.com</a>	Ph: 970-247-1818
Citizens Community Bank	<a href="http://www.ccb-idaho.com">www.ccb-idaho.com</a>	Ph: 208-232-5373
Collegiate Peaks Bank	<a href="http://www.collegiatepeaksbank.com">www.collegiatepeaksbank.com</a>	Ph: 719-395-2472
First Bank of Wyoming	<a href="http://www.gofirstbank.com">www.gofirstbank.com</a>	Ph: 800-377-6909
First Bank of Montana	<a href="http://www.1stbmt.com">www.1stbmt.com</a>	Ph: 406-538-7471
First Community Bank Utah	<a href="http://www.fcbutah.com">www.fcbutah.com</a>	Ph: 801-813-1600
First Security Bank of Bozeman	<a href="http://www.ourbank.com">www.ourbank.com</a>	Ph: 406-585-3800
First Security Bank of Missoula	<a href="http://www.fsbmsla.com">www.fsbmsla.com</a>	Ph: 406-728-3115
First State Bank	<a href="http://www.fsbwy.com">www.fsbwy.com</a>	Ph: 307-322-5222
Foothills Bank	<a href="http://www.foothillsbank.com">www.foothillsbank.com</a>	Ph: 800-288-8244
Glacier Bank	<a href="http://www.glacierbank.com">www.glacierbank.com</a>	Ph: 800-735-4371
Heritage Bank of Nevada	<a href="http://www.heritagebanknevada.com">www.heritagebanknevada.com</a>	Ph: 775-348-1000
Mountain West Bank	<a href="http://www.mountainwestbank.com">www.mountainwestbank.com</a>	Ph: 800-641-5401
North Cascades Bank	<a href="http://www.northcascadesbank.com">www.northcascadesbank.com</a>	Ph: 800-603-9342
Valley Bank of Helena	<a href="http://www.valleybankhelena.com">www.valleybankhelena.com</a>	Ph: 406-495-2400
Western Security Bank	<a href="http://www.westernsecuritybank.com">www.westernsecuritybank.com</a>	Ph: 406-238-8820

## 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?

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 Bank 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:

Altabank, 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 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 Bank of Wyoming, Division of Glacier Bank  
 First State Bank, Division of Glacier Bank  
 Foothills Bank, Division of Glacier Bank  
 Heritage Bank of Nevada, 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