



## Frequently Asked Questions (FAQs)

About the Transition to Citizens Community Bank, Division of Glacier Bank

### WHAT'S CHANGING?

Bank of Idaho is now officially part of Citizens Community Bank, Division of Glacier Bank. Over the coming months, we'll transition our systems to align with Citizens Community Bank so we can offer you expanded services, greater resources, and the same personal service you know and trust.

To help you prepare for the system conversion starting **Friday, September 5**, please review the Notice of Change. We'll be mailing printed copies in August, and you're also welcome to pick one up at your local branch.

### DO I NEED TO TAKE ACTION RIGHT NOW?

Yes – our Notice of Change outlines everything you need to know to get ready for the upcoming system conversion. Be sure to review the section titled "What to Expect in the Coming Weeks" for a quick summary of key steps and timelines. Here's a brief recap:

#### From now until conversion:

- Continue to bank as you do today.
- Review the Notice of Change thoroughly to understand upcoming changes and take action where necessary.
- Watch for your new debit card in the mail.
- Plan for temporary service interruptions during the conversion weekend.

#### Conversion Weekend (Friday, September 5 – Sunday, September 7):

- On Friday, September 5 at 12:00pm MDT, Bank of Idaho branches will close for the weekend.
- Be aware of temporary service interruptions outlined in the Notice of Change that may impact you.

#### After Conversion (Beginning Monday, September 8):

- Bank of Idaho branches reopen as Citizens Community Bank, Division of Glacier Bank.
- Start using your new products, features and services by following the steps in the "After Conversion" section of the Notice of Change.

### WILL MY ACCOUNT NUMBERS CHANGE?

Your deposit and loan account numbers will remain the same unless notified otherwise.

**WILL MY LOAN TERMS OR RATES CHANGE?**

No. The terms and conditions of your existing loans, lines of credit, and other agreements will remain the same.

**WILL I STILL WORK WITH THE SAME PEOPLE AT MY LOCAL BRANCH?**

Yes! The same friendly team you know and trust will continue to serve you. Our local commitment remains as strong as ever.

**CAN I USE CITIZENS COMMUNITY BANK ATMS NOW?**

Yes! You can use these ATMs today. If you're charged a fee, just let us know- we'll gladly waive it for you. Starting in September 2025, after the system conversion, these ATMs will be fully integrated into your fee-free network.

**WHEN CAN I START BANKING AT CITIZENS COMMUNITY BANK BRANCHES NEAR ME?**

You'll be able to start using these new locations in September 2025, once our systems are fully integrated. We're excited to welcome you at these branches after the conversion is complete!

**HOW WILL THE TRANSITION BENEFIT ME?**

You'll gain access to a wider range of financial products and services, increased lending power, and the support of a larger community bank—all without losing the local, personalized service you value.

**HOW WILL I KNOW WHEN SOMETHING CHANGES?**

We're committed to keeping you informed. You'll receive updates by mail, and we'll post information regularly to our Customer Resource Center at [www.ccb-idaho.com/BetterTogether](http://www.ccb-idaho.com/BetterTogether).

**WHERE CAN I GO IF I HAVE QUESTIONS?**

You can always stop by your local branch, call us, or visit the Customer Resource Center online. We're here to help every step of the way.