



April 25, 2025

Dear Valued Customer,

We are pleased to share some exciting news! Effective April 30, 2025, Bank of Idaho is officially part of Citizens Community Bank, Division of Glacier Bank. This marks an important step forward, bringing you the best of both worlds: the same personalized, community-focused service you know and trust, now supported by the strength and expanded resources of a larger banking family. We remain committed to providing exceptional service and helping you achieve your financial goals even as we work behind the scenes to bring you more benefits.

No action is required on your part at this time. There will be no immediate changes to your accounts, and you can continue using your existing checks, debit cards, credit cards, and online and mobile banking services as usual. The terms and conditions of your loans and lines of credit will also remain the same.

Later this year, we'll transition your accounts to our Citizens Community Bank systems to provide a seamless and enhanced banking experience. This transition, tentatively scheduled for the late third quarter of 2025, will allow us to offer new capabilities while maintaining the personalized service you trust. To keep you informed, we've created a Customer Resource Center, available at www.ccb-idaho.com/BetterTogether or by scanning the QR code on the first page of this packet. Here you'll find important updates and details about the transition. We'll also mail key information well in advance of any changes that require your attention.

Whether you're growing your business, purchasing a home, or planning for the future, you will have even more resources at your fingertips, without sacrificing the personal relationships and service that set Bank of Idaho apart. This partnership brings exciting opportunities, including expanded products and services, higher lending limits, and enhanced financial solutions to support your goals. Most importantly, our commitment to community banking remains at the heart of everything we do. We believe in local decision-making, investing in our neighborhoods, and always putting our customers first. Together, we can do even more to serve you and our community.

We are excited about this next chapter and all the benefits it will bring. If you have any questions, please don't hesitate to reach out, visit us in person, or check our Customer Resource Center for updates. Thank you for being a valued customer - we're honored to be part of your financial journey and look forward to what's ahead!

Sincerely,

Jeff Newgard
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