



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.

Do I need to do anything right now?

No, there's nothing you need to do at this time. You can continue using your current checks, debit and credit cards, and online and mobile banking as usual. We'll let you know well in advance when action is needed.

When will the transition happen?

The core banking system transition is currently scheduled for September 2025. We'll share details as we get closer to the date so you know exactly what to expect and when.

Will my account numbers or login info change?

For now, nothing is changing. You'll continue using your same account numbers and login credentials. If any changes are necessary later, we'll communicate them clearly and provide plenty of support.

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 a Citizens Community Bank ATM?

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 the 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.

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.