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?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call or go to the appropriate website listed:		Main Phone	Telephone Banking
Altabank	www.altabank.com	Ph: 800-815-2265	888-842-3456
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?	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	33 East Main Street, American Fork, UT 84003
Bank of the San Juans, Division of Glacier Bank	144 East 8th Street, Durango, CO 81301
Citizens Community Bank, Division of Glacier Bank	PO Box 1689, Pocatello, ID 83204-1689
Collegiate Peaks Bank, Division of Glacier Bank	PO Box 3009, Buena Vista, CO 81211
First Bank of Montana, Division of Glacier Bank	PO Box 540, Lewistown, MT 59457
First Bank of Wyoming, Division of Glacier Bank	245 E 1st Street, Powell, WY 82435
First Community Bank Utah, Division of Glacier Bank	12 South Main Street, Layton, UT 84041
First Security Bank of Bozeman, Division of Glacier Bank	208 E Main Street, Bozeman, MT 59715
First Security Bank of Missoula, Division of Glacier Bank	1704 Dearborn, Missoula, MT 59801
First State Bank, Division of Glacier Bank	1405 16th Street, Wheatland, WY 82201
Foothills Bank, Division of Glacier Bank	11689 S Foothills Blvd, Yuma, AZ 85367
Glacier Bank	PO Box 27, Kalispell, MT 59903-0027
Heritage Bank of Nevada, Division of Glacier Bank	2330 S Virginia Street, Reno, NV 89502
Mountain West Bank, Division of Glacier Bank	125 Ironwood Drive, Coeur D'Alene, ID 83814
Valley Bank, Division of Glacier Bank	PO Box 5269, Helena, MT 59604
Western Security Bank, Division of Glacier Bank	PO Box 20637, Billings, MT 59104-0637
Wheatland Bank, Division of Glacier Bank	222 North Wall Street, Spokane, WA 99201

Date 3/31/25 Page 1
Primary Account XXXXXXXXXXXX7779

Chelan Vista Heights Owners Assn
PO Box 804
Chelan WA 98816-1615

***************************** CHECKING ACCOUNTS *****************************

Account Title: Chelan Vista Heights Owners Assn

To benefit you, on 4/1/2025 our Funds Availability Disclosure will be adjusted for inflation. All other components remain the same. The minimum next day availability will increase from $225 to $275, large deposit thresholds from $5525 to $6725 and new account hold amount from $5525 to $6725. The Funds Availability Disclosure is available upon request.

TOTALLY FREE BUSINESS CHECKING		Number of Enclosures	0
Account Number	XXXXXXXXXXXX7779	Statement Dates	3/03/25 thru 3/31/25
Previous Balance	12,434.99	Days in the statement period	29
Deposits/Credits	.00	Average Ledger	12,394.90
2 Checks/Debits	78.82	Average Collected	12,394.90
Service Charge	.00		
Interest Paid	.00		
Ending Balance	12,356.17		

DEBITS AND WITHDRAWALS

Date	Description	Withdrawals
3/17	PayHOA LLC PayHOA LLC WEB GUILLAUME CHABOT COUTU ST-Y4T0D4R0K5W7	59.00-
3/18	CHELANCOUNTYPUD PAYMENT CCD 041641172998816 051000016515680	19.82-

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
3/03	12,434.99	3/17	12,375.99	3/18	12,356.17

Altabank	PO Box 307 American Fork, UT 84003	altabank.com	800-815-2265
Bank of the San Juans	144 E. Eighth St. Durango, CO 81301	banksanjuans.com	970-247-1818
Citizens Community Bank	PO Box 1689 Pocatello, ID 83204	ccb-idaho.com	208-232-5373
Collegiate Peaks Bank	PO Box 3009 Buena Vista, CO 81211	collegiatepeaksbank.com	719-395-2472
First Bank of Montana	PO Box 540 Lewistown, MT 59457	1stbmt.com	406-538-7471
First Bank of Wyoming	PO Box 907 Powell, WY 82435	gofirstbank.com	800-377-6909
First Community Bank Utah	PO Box 248 Layton, UT 84041	fcbutah.com	801-813-1600
First Security Bank of Bozeman	PO Box 910 Bozeman, MT 59771	ourbank.com	406-585-3800
First Security Bank of Missoula	PO Box 4506 Missoula, MT 59806	fsbmsla.com	406-728-3115
First State Bank	PO Box 39 Wheatland, WY 82201	fsbwy.com	307-322-5222
Foothills Bank	11689 S. Foothills Blvd Yuma, AZ 85367	foothillsbank.com	800-288-8244
Glacier Bank	PO Box 27 Kalispell, MT 59903	glacierbank.com	406-756-4200
Heritage Bank of Nevada	PO Box 11920 Reno, NV 89510	heritagebanknevada.com	775-348-1000
Mountain West Bank	PO Box 1059 Coeur d'Alene, ID 83816	mountainwestbank.com	208-765-0284
Valley Bank	PO Box 5269 Helena, MT 59604	valleybankglacier.com	406-495-2400
Western Security Bank	PO Box 20637 Billings, MT 59104	westernsecuritybank.com	406-238-8820
Wheatland Bank	222 N Wall Street Spokane, WA 99201	wheatlandbank.com	888-896-2577

You will notice some changes have been made to the statements. If you would like to have a reconciling page for reconciling assistance, please visit your local Division Branch or call your local branch and we would be happy to mail you a supply. The reconciling sheet has also been added to each Division website and can be printed from home for your convenience.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON YOUR CONSUMER ACCOUNT

Telephone us or write us at the phone number and address on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1) Tell us your name and account number (if any)
2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information
3) Tell us the dollar amount of the suspected error

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

HOW FINANCE CHARGES ARE CALCULATED ON OVERDRAFT PROTECTION LINES OF CREDIT

A. Finance charges are imposed on principal advances under your line and begin to accrue on the day an advance is posted to your line: THERE IS NO GRACE PERIOD. We figure (a portion of) the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/loans), and subtract any payments or credits (and unpaid finance charges). This gives us the daily balance. Then, we add up all the daily balances the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".
B. New Balance Calculation

The New Balance shown on the face of this statement is calculated by (1) Starting with the "Beginning Balance" (the New Balance from the previous month's statement) (2) subtracting total payments and (3) adding total advances (including, if applicable, Credit Life premiums, check printing charges, returned check charges, or any other miscellaneous charges outlined in your loan agreement) and (4) adding total Finance Charges.

C. Payments

The minimum periodic payment shown on the front of this statement:

1) will, in the case of OVERDRAFT PROTECTION LINE OF CREDIT, be automatically deducted from your checking account at the end of each billing cycle normally thirty (30) days

or

2) must, in the case of LINE OF CREDIT ACCCOUNTS, be delivered or mailed with the coupon section of this statement and check, money order or cash to the bank of account.

Payments shall be applied first to any unpaid Finance Charges and second to the principal balance outstanding.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong or if you need more information about a transaction on your bill, write us (on a separate sheet) at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:
Your name and account number
The dollar amount of suspected error
Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

REPURCHASE AGREEMENT AND FDIC INSURANCE

Customer funds held in a Repurchase Agreement are not a deposit and therefore not insured by the FDIC. Such funds are subject to the terms and limitations of the Sweep Account Master Repurchase Agreement.

Member FDIC

EQUAL HOUSING LENDER