

## IMPORTANT DEPOSIT NOTICE

This Important Deposit Notice modifies our Terms and Conditions of Your Account. Effective July 1, 2025, the sections listed below were revised. All other sections remained the same. Terms and Conditions of Your Account are available upon request by visiting or calling your local branch.

References throughout the Terms and Conditions related to Privacy and Privacy section will be replaced by Privacy Policy.

**AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s) including, but not limited to, the Internet Banking Service Agreement, Website Terms & Conditions, and Terms for Zelle Network © Users, if applicable, is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this document carefully and retain this document and any other documents we give you pertaining to your account future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of a change to this agreement, including but not limited to additions of new terms or removal of terms, a change or amendment to any terms of this agreement, you agree to these rules. We will provide you notice of any change, addition, removal or amendment of any terms of this agreement no less than thirty (30) days before the effective date of the change, addition, removal or amendment. You will receive separate documents setting forth rates, qualifying balances for accounts or products, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of the branch in which your account is located and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any term of this agreement is found to be unenforceable, all remaining terms will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law. As used in this agreement the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. As used in this agreement, the term "days" means calendar days, unless expressly stated otherwise in this agreement. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the terms of this agreement. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular. Throughout this document, when a term is identified as being applicable to a certain state (for example, "in Colorado"), it means that the term is only applicable if your account is held at a branch located in that particular state. Any term which is not described as applying to a particular state, applies to your account.

**In Arizona, Colorado, Montana, and Nevada**, "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this agreement and the Fee Schedule. You authorize us to deduct these fees, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement. Each of you also agrees to be jointly and severally (individually) liable for any account shortage whether due to fees, overdrafts, deposits, withdrawals, or any other reason. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the fees, overdrafts, deposits, or withdrawals.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

**DEPOSITS** - We will give only provisional credit for any items, other than cash, we accept for deposit (including items drawn "on us") including, but not limited, to credits to your account through Zelle. Provisional credit means that we credit your account with the amount of the item deposited, but we have not yet been paid by the payor bank for that item or we have been paid but the time for the payor bank to seek recovery for an item has not yet expired. Until we have been paid and the time for the payor bank to seek recovery for an item has expired, settlement is not final. Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item and made the funds from that item available to you. We may, at any time, reverse any provisional credit, charge back the amount of any credit given for the item, or obtain refund from you for the item, regardless of the reason the item is returned unpaid or the payor obtains recovery. We may also reverse or charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit or charge back to your account. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final settlement in U.S. dollars. We are not responsible for transactions by mail or outside depository until we record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and provisionally credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the deposit, we will notify you of the discrepancy. You will be entitled to provisional credit only for the deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for

deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence. We reserve the right to refuse, return or limit any deposits you make to your account.

**AMENDMENTS AND TERMINATION** - We may add terms to or remove terms from this agreement. We may also change, including but not limited to adding new terms, removing terms, and amending any term of this agreement. For such additions, removals, amendments or changes, we will give you reasonable notice in writing or by any other method permitted by law, but not less than thirty (30) days before the effective date of the addition, removal, amendment or change to the term. If we have notified you of an addition, removal, amendment or change of a term to this agreement and you continue to have your account after the effective date of the addition, removal, amendment, or change, you have agreed to the addition, removal, amendment or change of terms. We may close your account without prior notice to you if your account has a zero balance for a period of 90 consecutive days or 731 consecutive days for health savings accounts. We may also suspend or terminate a service or close this account for any other reason at any time upon reasonable notice to you. If we close the account, we will tender the account balance to you personally or send the account balance to you at your last known address as reflected in our account records. Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, disputes between account owners, or irregular activity of any kind, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity, disputes between account owners, or irregular activity of any kind, with respect to your account, we might immediately freeze or close your account and then give you notice. Unless expressly provided otherwise in your account agreement and except for changing the ownership or beneficiaries of the account, any one of you can make changes to your account (including closing the account) without the consent of the other owners and notice of a change to your account by any one of you to us is notice to us by all of you. To change the ownership or beneficiaries of the account, all owners must provide us written consent to the change in ownership or beneficiaries. Rules governing changes in interest rates are provided in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations. When you close your account, you are responsible for leaving enough money in the account to pay any outstanding items to be paid from the account. Items presented for payment after the account is closed may be dishonored.

#### **STATEMENTS**

**In Arizona, Idaho, Nevada, Utah, Washington, and Wyoming - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items** - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations (including, but not limited to, forgeries and counterfeit checks), you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

For purposes of this section of the agreement, "reasonable promptness" means that you agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your duty to report other errors or problems** - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Errors relating to electronic fund transfers or substitute checks** - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**Duty to notify if statement not received** - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

**In Colorado - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items** - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including, but not limited to, forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer. For purposes of this section of the agreement, "reasonable promptness" means that you agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

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Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

**In Montana - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items** - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including, but not limited to, forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not,

## **CONSUMER ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES**

The Electronic Fund Transfers we are capable of handling for consumers are indicated below some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this document and any other documents we give you pertaining to your account(s) for future reference.

### **Types of Transfers, Frequency and Dollar Limitations**

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to send or make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. These transfers may also be through the Zelle Network ®. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

**Telephone Transfers - types of transfers** - You may access your account by telephone and a touch tone phone, your account numbers and Personal Identification Number (PIN). Refer to the Privacy Policy for automated telephone banking phone numbers. To:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from deposit accounts to third parties using Online Bill Payment
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- get checking account information
- get savings account information
- get certificate of deposit and IRA information
- get loan information

**ATM Transfers** - You may access your account(s) by ATM using your ATM Card and personal identification number or Visa® Debit Card and personal identification number, to:

- make deposits to checking account(s)
  - make deposits to savings account(s)
  - get cash withdrawals from checking account(s)
    - you may withdraw no more than \$600.00 per day
  - get cash withdrawals from savings account(s)
    - you may withdraw no more than \$600.00 per day
  - transfer funds from savings to checking account(s)
  - transfer funds from checking to savings account(s)
  - get checking account information
  - get savings account information
- \* Not all ATMs allow deposits

**Point-of-Sale Transactions** - Using your card: you may access your checking account(s) to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

- you may not exceed more than \$3,000.00 in transactions per day

**Currency Conversion.** When you use your Visa® Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

**Visa Account Updater Notice of Right to Opt Out.** Your card will be automatically enrolled in the free Visa® Account Updater (VAU) service. VAU helps participating merchants who receive recurring payments from your card have access to current card account information on file. For instance, participating merchants will have access to information about card expiration, or if you report that your card has been lost or stolen. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at 844-892-2982 or mail us notice of your intention to opt out. You must include your name, last four digits of your card number and signature. If you opt out, you may opt back in if you decide you want the Visa Account Updater service in the future. You may opt in the same way(s) that you can opt out.

**Computer Transfers - types of transfers** - You may access your account(s) by computer and using your customer ID and PIN. Refer to the Privacy Policy for website addresses. To:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from deposit accounts to third parties using Online Bill Payment
- make payments from checking to loan account(s) with us
- make payments from savings to loan account(s) with us
- get checking account information
- get savings account information
- get loan account(s), certificate(s) of deposit and IRA information
- transfer funds from deposit accounts to deposit accounts

Online Banking will become dormant after six months of inactivity. After 550 days of inactivity, the Online Banking account will be deleted.

**Mobile Banking Transfers - types of transfers** - You may access your account(s) by web-enabled cell phone by downloading the application and using your user identification and password, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from deposit accounts to third parties using Online Bill Payment
- make payments from checking to loan account(s) with us
- make payments from savings to loan account(s) with us
- get checking account information
- get savings account information
- get certificate of deposit and IRA information
- get loan information
- transfer funds from deposit accounts to deposit accounts

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

**Zelle Network®.** A way to send and receive money with others you trust, who are enrolled with Zelle, with us, or with another financial institution that partners with Zelle. Please refer to the Terms for Zelle Network® Users.

#### **Fees**

Except as indicated elsewhere, including in our Fee Schedule, we do not charge for these electronic fund transfers.

**ATM Operator/Network Fees.** When using a Glacier Family of Banks ATM/Visa Debit Card there is no charge for withdrawals at ATM machines owned by us, or at an Allpoint ATM. When using an ATM machine not owned by us or not operated by Allpoint, we charge a \$2.00 fee for each ATM withdrawal and you may be charged a fee by the ATM operator or any network used. This may include a fee for a balance inquiry even if you do not complete a funds transfer.

#### **Documentation**

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the phone numbers section of this document to find out whether or not the deposit has been made.
- **Periodic statements.** You will get a monthly account statement from us unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

#### **Preauthorized Payments**

• **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in the contact information section of this document in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our Fee Schedule for the Stop Payment Fee we will charge you.

• **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

• **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### **Financial Institution's Liability**

**Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control including, but not limited to, interruption of telecommunication service, catastrophic or emergency conditions, or a natural disaster (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

#### **Confidentiality**

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with court orders and legal investigations; or
- (4) if you give us written permission; or
- (5) as explained in the Privacy Policy.

#### **Unauthorized Transfers (In Arizona, Idaho, Montana, Nevada, Utah, Washington, and Wyoming)**

**(a) Consumer liability.** Tell us AT ONCE if you believe your card, code, Internet Banking PIN, user name, password, or other means of accessing your accounts has been lost, stolen, discovered by an unauthorized person or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card, code, Internet Banking PIN, user name, password, or other means

of accessing your accounts has been lost, stolen, discovered by an unauthorized person or if you believe that an electronic fund transfer has been made without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, code, Internet Banking PIN, user name, password, or other means of accessing your accounts has been lost, stolen, discovered by an unauthorized person or if you believe that an electronic fund transfer has been made, and we can prove we could have stopped someone from using your card, code, Internet Banking PIN, user name, password, or other means of accessing your accounts has been lost, stolen, discovered by an unauthorized person or if you believe that an electronic fund transfer has been made without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you or was provided electronically if you consented to receiving the statement that way, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

• **Additional Limits on Liability for Visa® Debit Card.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Debit Card. In the event these additional limits do not apply (e.g., if you have been negligent or engaged in fraud) the liability limits of Regulation E (described above) apply. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

**(b) Contact in event of unauthorized transfer.** If you believe your card, code Internet Banking PIN, user name, password, or other means of accessing your accounts has been lost, stolen, discovered by an unauthorized person or if you believe that an electronic fund transfer has been made without your permission, call or write us at the telephone number or address listed in the contact information section of this document. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

#### **Unauthorized Transfers (In Colorado)**

**(a) Consumer liability.** Tell us AT ONCE if you believe your card, code, Internet Banking PIN, user name, password, or other means of accessing your accounts has been lost, stolen, discovered by an unauthorized person or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. If the unauthorized use of your lost or stolen card and/or code occurs through no fault of yours, no liability will be imposed on you. Otherwise, you will be liable for the lesser of:

(1) \$50.00 or

(2) the amount of any money, property, or services obtained by unauthorized use of the card, code, Internet Banking PIN, user name, password, or other means of accessing your accounts has been lost, stolen, discovered by an unauthorized person or if you believe that an electronic fund transfer has been made without your permission before you gave us notice. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. Except for electronic funds transfers made by card or other device for use at a communications facility, such as an ATM, if you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time and, as to transactions arising from the unauthorized use of the card, code, Internet Banking PIN, user name, password, or other means of accessing your accounts has been lost, stolen, discovered by an unauthorized person or if you believe that an electronic fund transfer has been made without your permission, if your failure to examine your statement or tell us constitutes a lack of due diligence on your part.

• **Additional Limit on Liability for Visa® Debit Card.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

**(b) Contact in event of unauthorized transfer.** If you believe your card, code, Internet Banking PIN, user name, password, or other means of accessing your accounts has been lost, stolen or discovered by an unauthorized person, or if you believe that an electronic fund transfer has been made without your permission, call or write us at the telephone number or address listed in the contact information section of this document. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

#### **Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think there is a problem or error in your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or transfer was listed.

(1) Tell us your name and account number (if any).

(2) Describe the error or problem or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or problem or why you need more information.

(3) Tell us the dollar amount of the suspected error, problem or transfer.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

For questions, error resolution or to report lost/stolen cards call or write us using the contact information on the Privacy Policy.

Business Days: Monday through Friday

Excluding Federal Holidays

**FOR MORE INFORMATION OR IF YOU DO NOT UNDERSTAND THIS, PLEASE CONTACT US AT 1-844-892-2982.**



Member  
FDIC

Date 5/30/25  
Primary Account

Page 1  
10517779

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

\*\*\*\*\* CHECKING ACCOUNTS \*\*\*\*\*

Account Title: Chelan Vista Heights Owners Assn

|                                |           |                              |                      |
|--------------------------------|-----------|------------------------------|----------------------|
| TOTALLY FREE BUSINESS CHECKING |           | Number of Enclosures         | 0                    |
| Account Number                 | 10517779  | Statement Dates              | 5/01/25 thru 6/01/25 |
| Previous Balance               | 12,277.35 | Days in the statement period | 32                   |
| Deposits/Credits               | .00       | Average Ledger               | 12,233.01            |
| 2 Checks/Debits                | 78.82     | Average Collected            | 12,233.01            |
| Service Charge                 | .00       |                              |                      |
| Interest Paid                  | .00       |                              |                      |
| Ending Balance                 | 12,198.53 |                              |                      |

|      |   | DEBITS AND WITHDRAWALS |             |
|------|---|------------------------|-------------|
| Date | Description   |                        | Withdrawals |
| 5/15 | CHELANCOUNTYPUD PAYMENT<br>CCD 041641172998816<br>051000018808812         |                        | 19.82-      |
| 5/15 | PayHOA LLC PayHOA LLC<br>WEB<br>GUILLAUME CHABOT COUTU<br>ST-M3W5S9E3P4E3 |                        | 59.00-      |

| DAILY BALANCE INFORMATION |           |      |           |
|---------------------------|-----------|------|-----------|
| Date                      | Balance   | Date | Balance   |
| 5/01                      | 12,277.35 | 5/15 | 12,198.53 |



|                                 |  |                         |              |
|---------------------------------|--|-------------------------|--------------|
| 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 ACCOUNTS, 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.

