



**FIRST BANK**  
OF MONTANA

DIVISION OF GLACIER BANK

# 2024

COMMUNITY  
IMPACT REPORT

Presented by the  
First Bank of Montana CRA Committee

# Division President Message

*As we reflect on another year of growth and progress in 2024, we are reminded of the enduring strength and resilience of the communities we are privileged to serve across Central, North Central, and North East Montana. Our bank's success is not only measured by the services we provide but by the deep relationships we've cultivated with our customers that make this region so special.*

*It's with immense gratitude that we acknowledge the trust and loyalty of our customers. We understand that the heartbeat of our bank lies within the rural communities that we call home. Without your support, perseverance, and commitment, we would not be where we are today. Your success is our success, and we are proud to be a part of your journey. Equally important to our mission are the dedicated employees who bring our values to life every day. Their hard work, expertise, and passion make all of this possible—not only for our bank, but for the communities we serve. They are not just colleagues; they are vital members of the communities we support, and their commitment to service is the backbone of our continued success.*

*As we look ahead, we remain committed to supporting the growth and prosperity of our communities. We will continue to be a trusted partner, fostering opportunities for local businesses and investing in the future of Central, North Central, and North East Montana. Thank you to our customers for your unwavering support, and to our employees for their dedication in making a lasting impact. Together, we'll build a stronger, brighter future.*

A handwritten signature in blue ink, likely belonging to the Division President.

# CONTENTS

- 01 CEO MESSAGE
- 03 BANK PURPOSE AND LEADERSHIP
- 04 WHERE WE SERVE
- 05 LENDING IMPACT
- 06 GIVING IMPACT
- 10 SERVICE IMPACT
- 12 FINANCIAL LITERACY IMPACT
- 15 EMPLOYEE IMPACT
- 16 THE NEXT CHAPTER

# BANK PURPOSE & LEADERSHIP

## MISSION

Our mission is to provide the best banking service to every community we serve, building trust, fostering relationships, and delivering exceptional value to our customers

## HOW WE DO IT

We are a family of banks whose unique local presence reflects the communities we serve, and we welcome the opportunity to grow and change as our customers and communities do the same.

## OUR LEADERSHIP

Dean Comes, CEO, Division President  
Megan Bartel, Chief Administrative Officer  
Chad Robinson, Chief Credit Officer  
Jim Lear, Chief Financial Officer  
Marci Shaw, Human Resources Director

## OUR ADVISORY BOARD

Greg Smith, Owner, Skyline Aviation, LLC, Lewistown  
Russ Spika, Owner & CPA, Russel J. Spika, CPA PC, Lewistown  
Rob Reid, Owner, Ace Hardware, Chinook  
Bill Evans, Agency Manager, District USDA Farm Service, Fort Benton  
Tracy Golik, CFO, Century Companies, Inc, Lewistown  
Mike Johnson, Retired Branch Manager, First Bank of Montana, Fairfield  
Dean Comes, CEO, Division President, First Bank of Montana, Lewistown  
Mitch Johnson, Branch President, First Bank of Montana, Fairfield  
Angela Dose, Chief Accounting Officer, Glacier Bancorp, Inc, Kalispell



# WHERE WE SERVE



We proudly serve communities throughout Central and Northern Montana. Our area of stewardship is focused on the counties in which we have an operating branch as well as several surrounding counties. On an annual basis, we strategically plan our approach to help these communities grow through lending, donations, service and investments.

Branch	Address	County
Lewistown	224 West Main St, Lewistown	Fergus
Big Sandy	15 Johannes Ave, Big Sandy	Chouteau
Chester	11 East Adams, Chester	Liberty
Chinook	337 Indiana St, Chinook	Blaine
Choteau	201 Main Ave N, Choteau	Teton
Conrad	308 South Main St, Conrad	Pondera
Fairfield	321 Central Ave, Fairfield	Teton
Fort Benton	1502 Main St, Fort Benton	Chouteau
Plentywood	115 First Ave E, Plentywood	Sheridan
Vaughn	390 Post Ave, Vaughn	Cascade



First Bank of Montana is part of Glacier Bancorp, a regional bank holding company with 17 divisions in the Western United States. Our customers have access to branches in 227 communities in Arizona, Colorado, Idaho, Montana, Nevada, Utah, Washington and Wyoming!

# LENDING IMPACT

*\$400,900,672*

**1,614 Total Loans in 2024**

*Commercial*

\$379,440,228

1,248 loans

*Consumer*

\$11,831,208

325 loans

*Real Estate*

\$9,629,236

41 loans

## LENDERS WHO DID FLEXIBLE & INNOVATIVE LOANS

*Commercial*

### **Farm Service Agency Loans**

Orry Fruit

### **SSBCI Capital Program**

Shaud Schwarzbach

### **MT Department of Commerce**

Lyle Hodgskiss

### **MT Board of Investments**

Lyle Hodgskiss

*Consumer*

### **Credit Builder Loans**

Amy Oakley

Jessica Aberg

Julie Hartman

Randi Pompei

*Real Estate*

### **Federal Housing Administration (FHA) Mortgage Loans**

Julie Hartman

Julie Lenington

Karrie Crabtree

### **USDA Rural Development Loans**

Karrie Crabtree

*\$94,867,106*

**CRA Eligible**

CRA (Community Reinvestment Act) loans are those that go towards helping community revitalization, stabilization, affordable housing, and community service. These efforts include helping businesses retain jobs and economic development in rural, under-served demographics.

## LENDERS AND CREDIT ANALYSTS (CA) THAT DID CRA COMMUNITY DEVELOPMENT (CD) LOANS

Allison Wahl

Bill McCoy (CA: Alyssa Kelly)

Chris Mattson (CA: Alyssa Kelly)

Debby Vielleux (CA: Phyllis Ritland)

Lyle Hodgskiss

(CA: Jenae Johns, Morgan Moore, Daniel Oosting)

Michael Van Voast (CA: Karla Neibauer)

Mitch Johnson (CA: Brittany Janzen)

Monte Harrison (CA: Christyna Miller)

Orry Fruit (CA: Phyllis Ritland)

Shaud Schwarzbach (CA: Daniel Oosting & Kylie Heilig)

Sheila Berg

Todd Smith (CA: Kylie Heilig)

# GIVING IMPACT

We succeed when the communities we serve succeed. We are deeply committed to the prosperity of the places where we conduct business. That's why giving back to our community has always been an important part of who we are. Our employees are involved as leaders and volunteers in local organizations throughout the area, and we support charitable causes with thousands of dollars in donations and sponsorships every year. Below is a brief look at those we were fortunate to support in 2024, impacting the following counties: Blaine, Cascade, Chouteau, Fergus, Garfield, Judith Basin, Liberty, Petroleum, Pondera, Sheridan, Teton, and Wheatland.

*\$234,822*

**Total Donations in 2024**



*CRA  
Qualified*  
**\$167,693**

## CRA Qualifying Donation Recipients

Bear Paw Development Corporation  
Big Sandy Food Bank  
Big Sandy Rotary Club  
Big Sandy School District 2  
Boys and Girls Club of Lewistown  
Central Montana Community Cupboard Inc.  
Central Montana Foundation  
Central Montana Medical Facilities, Inc.  
Chester Joplin Inverness Public Schools  
Chester Loaves Fishes Inc  
Chinook Food Pantry, Inc.  
Chinook Public Schools  
Choteau Area Port Authority  
Choteau Education Foundation  
Choteau School District #1  
Conrad Community Education Foundation  
Conrad School District 10  
Fairfield Community Civic and Recreation, Inc.  
Fairfield Education and Community Association

Fairfield Public Schools  
Fort Benton Community Improvement Association  
Fort Benton Public Schools  
Fort Benton Volunteer Fire Department  
Friends of the Pool and Park Foundation  
Friends of the Sun River Valley Food Drive  
Glen-Wood Inc/Sheridan County Food Bank  
Great Falls Development Authority  
Lewistown Public Schools  
Living Waters Ministry (Vaughn Food Bank)  
Montana Food Bank Network, Inc.  
Montana HomeOwnership Network, Inc dba NeighborWorks MT  
Plentywood School District 20  
Pondera Food Pantry Inc  
Promise686 Inc - Lewistown  
Snowy Mountain Development Corporation  
Teton County Food Pantry, Inc.  
Tough Enough to Wear Pink Central Montana  
Vaughn Public School

# GIVING IMPACT CONTINUED



Every holiday season, First Bank of Montana hosts a 12 Days of Christmas Food Drive, inviting community members to help support those in need. For two weeks in December, customers and residents were encouraged to donate the top 12 most-needed items from the ten food banks that surround our branch locations. These donations were collected in our bank lobbies, and First Bank of Montana pledged to match every non-monetary donation received, doubling the contribution to the food bank. Thanks to the generosity of the communities and matching items from the bank, an approximate value of \$14,882 was donated, ensuring that families in need would have the nourishment they require during the holiday season and beyond. This collaboration brought together the spirit of giving, creating a meaningful way for everyone to contribute to a cause that truly makes a difference in our communities.



Every July, First Bank of Montana hosts an annual School Supply Giveaway at all ten branch locations. Employees work with teachers in each community to compile a list of essential school supplies across these rural, underserved areas. First Bank of Montana then partners with businesses in each community and locally purchases the supplies and backpacks.

Employees at every branch location pack the backpacks and personally hand them out to students that arrive to pick them up. Each student comes with excitement written on their face, and they leave with a backpack full of the necessary supplies to get them through the school year. During the 2024 giveaways, a total of 1,548 students grades Kindergarten through 6th received a backpack before the new school year.



# GIVING IMPACT CONTINUED

## FHLB Donations

First Bank of Montana and partner, Federal Home Loan Bank of Des Moines (FHLB Des Moines) awarded \$420,000 to 13 non-profit organizations across our Central Montana footprint through the FHLB Des Moines Member Impact Fund grant program in early 2024. This program was used to forward the mission of affordable housing and community development. For more information on these donations, please visit the Noteworthy Articles on the Community page of our website with the QR on the right.



FBMT  
Community Page



## Recipients:

Bear Paw Development Corporation: These funds will be used to assure that Bear Paw Development has the necessary capacity to help local governments with their infrastructure needs.

Big Sandy Rotary Club: These funds will be used for improvements to the baseball field in Big Sandy, MT including the irrigation system, fencing, and dugout facilities.

Central Montana Community Cupboard: These funds will be used for operating expenses to continue the mission of the Central Montana Community Cupboard by purchasing more food and supplies.

Chester-Joplin-Inverness Public Schools: These funds will be used to make the school's football bleachers ADA accessible per ADA requirements.

The Friends of the Pool and Park Foundation in Chinook, MT: These funds will be used for the Chinook Pool Rehabilitation project.

Choteau Area Port Authority: These funds will be used to further the Choteau Area Port Authority's housing development projects initiated in 2020.

Central Montana Medical Center: The Central Montana Medical Center Foundation used \$225,000 from the grant to purchase a new 4x4 ambulance. \$75,000 of the donation will help fund the Cancer Center project in Lewistown.

## Counties Impacted

Blaine

Cascade

Chouteau

Fergus

Garfield

Judith Basin

Liberty

Petroleum

Pondera

Sheridan

Teton

Wheatland

# GIVING IMPACT CONTINUED

## FHLB Recipients Cont.:

Conrad Community Education Foundation: These funds will be used to provide computers, iPads, alternative educational seating, educational supplies, maintenance equipment, landscaping materials, and other necessary supplies to Conrad Public Schools.

Fairfield Community Civic and Recreation: These funds will be used for renovation expenses to the Community Hall in Fairfield.

The Fort Benton Volunteer Fire Department: These funds will be used to construct an addition to the current Fort Benton Volunteer Fire Department Fire House for trucks, equipment, fire gear, and adequate training space.

The Great Falls Development Authority: These funds will be used to create a Great Falls Regional Local Foods Partnership with existing and new agricultural producers.

Snowy Mountain Development Corporation: These funds will be used to support Snowy Mountain Development Corporation's capacity building and working capital activities directly related to its planning, development, and implementation of affordable housing opportunities in their six-county service area.

Living Waters Ministry (Vaughn Food Bank): Living Waters Ministry is a local church and food bank that helps serve the communities of Vaughn and Sun Prairie, MT. These funds will be used for building improvements and to purchase goods for individuals in need.



# SERVICE IMPACT

2,447  
Service Hours

Total documented hours given in 2024

Organizations  
Served  
100

Employees  
Who Served  
89%

CRA  
Qualified Hours  
826

- Counties Impacted**
- Blaine
  - Cascade
  - Chouteau
  - Fergus
  - Garfield
  - Judith Basin
  - Liberty
  - Petroleum
  - Pondera
  - Sheridan
  - Teton
  - Wheatland



## TIME GIVEN BY EMPLOYEES TOWARD THE 2024 SCHOOL SUPPLY GIVEAWAY:

- |                    |                    |                        |
|--------------------|--------------------|------------------------|
| Allison Wahl       | Diane Snapp        | Lisa Banka             |
| Alyssa Deighan     | Ethel Acord        | Lori Burnham           |
| Alyssa Kelly       | Gloria Godfrey     | Malia McKenzie         |
| Amanda deRosier    | Heather Adkins     | Marci Shaw             |
| Amy Kalal          | Jacqueline McQuinn | Miranda Pompei         |
| Amy Oakley         | Jaelyn Lane        | Misty Davison          |
| Andelyn Whitehead  | Jenae Johns        | Monte Harrison         |
| April Reeves       | Joseph Von Stein   | Phyllis Ritland        |
| Bree Ziolkowski    | Julia Diaz         | Roxie Brenner-Mitchell |
| Charlee McKay      | Julie Hartman      | Shaina Ceeclre         |
| Cheryl Kaneshiro   | Kaitlyn Gilmore    | Sheila Berg            |
| Chris Lewis Fraser | Kim Dukart-Ramberg | Shelby Moline          |
| Chris Mattson      | Krissy Ellsworth   | Shirley Jorgensen      |
| Christyna Miller   | Kylie Heilig       | Tanya Allen            |
| Debra Miller       | Laraine Kolste     | Tyree Schiefelbein     |
| Demra Brown        |                    |                        |



# SERVICE IMPACT CONTINUED

## TIME GIVEN BY EMPLOYEES IN LEADERSHIP ROLES:

Allison Wahl | Small Wonder Child Care  
 Alyssa Deighan | Carter School  
 Amanda deRosier | Central MT Community Cupboard, Your Neighbor Cares  
 Amber Love Davis | Lewistown Downtown Association  
 Amber Schoenrock | Pondera Shooting Sports Club of Conrad  
 Amy Oakley | Fairfield Community Civic and Recreation, Inc.  
 April Reeves | Fort Benton Community Improvement Association  
 Bree Ziolkowski | S.M.I.L.E.S., Inc.  
 Chad Robinson | Snowy Mountain Development Corporation  
 Charlee McKay | Grass Range Public Schools  
 Charleyne Yeager | Choteau Chamber of Commerce  
 Cheryl Kaneshiro | Chinook Senior Citizens Center  
 Chris Mattson | Hi-Line Health Foundation, Inc.  
 Christyna Miller | Fergus County Local Advisory Council, S.M.I.L.E.S., Inc.  
 Cindy Berg | S.M.I.L.E.S., Inc.  
 Craig Aus | Plentywood Golf Club  
 Dana Davis | Conrad Lions Club, Conrad Area Chamber of Commerce  
 Dean Comes | Central Montana Foundation  
 Debby Vielleux | Sunrise Bluff Estates  
 Debra Miller | Pondera Arts Council  
 Demra Brown | Big Sandy Rotary Club  
 Glenda Kolar | Central Baptist Church  
 Jessica Aberg | Blaine 1, Inc., Blaine Co Wildlife Museum,  
 Friends of the Pool and Park Foundation  
 Julie Lenington | Fort Benton Tax Increment Finance District,  
 Signal Point Golf Club  
 Karrie Crabtree | Choteau Education Foundation

Kristi Olson | Chester Joplin Inverness Public Schools,  
 Liberty County Museum, Liberty County Chamber of  
 Commerce  
 Laci LaBuda | Big Sandy Medical Guild  
 Lisa Sanchez | Loma Rural Volunteer Fire Department  
 Marci Shaw | Fairfield Community Civic and Recreation, Inc.,  
 Fairfield Edu. and Community Assoc.  
 Megan Bartel | Central Montana Community Cupboard,  
 Central Montana Medical Facilities, Central Montana  
 Foundation, Lewistown TEDD/TIFD  
 Michael Van Voast | Blaine County Airport Commission  
 Monte Harrison | Central MT Fair and Rodeo Committee  
 Nicole Alderdice | Sunshine Snippers 4-H Club  
 Orry Fruit | Bear Paw Development Corporation, Fort Benton  
 Lions Clubs, Signal Point Golf Club  
 Phyllis Ritland | Bethany Chapter #42 Order of Eastern Star of MT,  
 Fort Benton United Methodist Church  
 Roxie Brenner-Mitchell | S.M.I.L.E.S., Inc.  
 Samantha Dengel | S.M.I.L.E.S., Inc.  
 Shaud Schwarzbach | Montana Grain Growers Association,  
 Big Sandy Rotary Club, North Central Montana Regional Water  
 Authority  
 Sheila Berg | District Six Human Resource Development Council  
 Todd Smith | Lewistown Area Chamber of Commerce  
 Tom Donnelly | Family Connections, Inc., Great Falls Public Library  
 Foundation, Great Falls Public Schools Foundation  
 Tyree Schiefelbein | Central Montana Family Planning



# FINANCIAL LITERACY IMPACT

First Bank of Montana promotes financial literacy through various channels including Financial Foundations (EverFi) and our Teach Children to Save (American Bankers Association) programs. Teach Children to Save takes place in April each year and is a bank-wide initiative for employees to bring financial education into classrooms in our surrounding communities.

## TIME GIVEN BY EMPLOYEES TOWARD HELPING SPREAD FINANCIAL LITERACY PROGRAMS:

Allesha Lear	Chelsie Fox	Ethel Acord	Kaitlyn Gilmor	Misty Davison
Alyssa Kelly	Cheryl Kaneshiro	Gloria Godfrey	Karla Neibauer	Phyllis Ritland
Amanda deRosier	Chris Mattson	Heather Sand	Krissy Ellsworth	Robin Moline
Amber Love Davis	Chris Lewis	Heather Adkins	Krista Wade	Roxie Brenner-Mitchell
Amy Kalal	Christyna Miller	Jaelyn Lane	Kristi Olson	Samantha Dengel
April Reeves	Dana Davis	Jessica Aberg	Lisa Banka	Shelby Moline
Audrey Herr	Demra Brown	Jodi Cameron	Lori Burnham	Susy Wambach
Bree Ziolkowski	Daniel Oosting	Julie Hartman	Michael Van Voast	
Char McKay	Debby Vielleux	Julie Lenington	Miranda Pompei	

## FINANCIAL LITERACY

Financial Literacy for High School is an online course that local schools can enroll in to provide students with interactive lessons on various aspects of financial literacy. Schools that participated in EverFi – Financial Literacy for High School during the 2023-2024 school year include:

- Augusta High School – Augusta, MT
- C M Russell High School – Great Falls, MT
- Chinook High School – Chinook, MT
- Choteau High School – Choteau, MT
- Dutton/Brady High School – Dutton, MT
- Fairfield High School – Fairfield, MT
- Garfield County Dist Middle/High School
- Great Falls High School – Great Falls, MT
- Harlowton High School – Harlowton, MT
- Hobson High School – Hobson, MT
- Paris Gibson Education Center – Great Falls, MT
- Roy High School – Roy, MT
- Winifred High School – Winifred, MT



### FINANCIAL LITERACY IMPACT

745

Students Enrolled

2,517

Learning Hours

### TEACH CHILDREN TO SAVE

299

Students Taught

10

Schools

# FINANCIAL LITERACY IMPACT

## OLDER AMERICANS MONTH - SENIOR FRAUD PRESENTATIONS

May is designated as Older Americans Month by the American Bankers Association. Annually, First Bank of Montana visits the senior centers around their branch locations to raise awareness about fraud and help seniors protect themselves. We provide information on common scams, how to spot them, and ways to safeguard personal information, empowering seniors to make safe financial decisions.

## EMPLOYEES THAT ASSISTED WITH SENIOR FRAUD PRESENTATIONS:

Allesha Lear	Jaelyn Lane
Alyssa Deighan	Jodi Cameron
Alyssa Kelly	Mathew Huff
APRIL REEVES	MISTY Davison
Cheryl Kaneshiro	Samantha Dengel
Christina Lewis	Shelby Moline
Demra Brown	Shelby Perri
Heather Adkins	Susy Wambach
Heather Sand	



## First Bank of Montana presents fraud awareness seminar at Senior Center

By McKenzie Graye,  
I-O Editor

Last week Dana Davis of First Bank of Montana presented a fraud awareness seminar at the Conrad Senior Center during lunch.

"If it looks too good to be true, most likely it is," said Davis.

She advised people to do their research and not be taken in by fake websites that look

for scammers to do mass 406 text messages to rope you in," she said.

Bank counterfeit websites are often used.

"You may get a text claiming there is suspicious activity on your account. Never click on the link they send. Call your local bank, using the number from your phone book.

Talk to your banker. Save their number so you know if the text is coming from a valid number," advised Davis.

Charity scams make it easy

or UPS may claim there is a problem with your delivery and you need to click on the link to pay a small delivery fee to get your package. Don't click on the link.

If you are planning to send someone a gift card, look closely at the card before purchasing it. Scammers can tamper with the cards at the store and put them back on the shelf.

IRS Scams:

The IRS may mail you a letter, but they will not call or email you.

Grandparent scams:

If someone calls and asks you to wire money or send a check, Venmo, etc. because your grandchild is in trouble, hang up and call them or their parent.

Popular new frauds include the gold coin scam. Ad ad on the radio or tv may talk about the shaky world economy and the only thing you can rely on is precious metals. You call a toll-free number and get pitched on buying gold and silver coins that are supposed to go up in value. What you are not told is the coins are being sold at 30% off and you will lose the minute you buy



# EMPLOYEE IMPACT

First Bank of Montana encourages all employees to further their training and education as it pertains to banking. We recognize that making those kinds of time and financial commitments is not easy and the bank is glad to be able to assist with it. First Bank of Montana is proud of our employees and strives to provide quality job-related opportunities for everyone. Together, it makes all of us better!

*Continued growth by employees!*

## SUCCESSFUL SUPERVISOR COURSE

Lonnie Allaire  
Bill McCoy  
Diane Nyby  
Krissy Ellsworth  
Jaelyn Vielleux

## TUITION REIMBURSEMENT PROGRAM

Daniel Oosting:  
Western Governor's University  
– Master's in Business Administration

Amanda deRosier  
Western Governor's University  
– Bachelor's in Business Administration

*Average  
Tenure  
11 yrs*

*Employees  
with 20+ yrs  
25*



*Employee Anniversaries*

### 5 YEARS:

Karla Neibauer  
Shirley Bausman-Jorgensen  
Michele Bridgeford

### 10 YEARS:

Allesha Lear  
Tyree Schiefelbein

### 20 YEARS:

Laraine Kolste



# OUR STORY

First Bank of Montana is a division of Glacier Bank, which is owned by Glacier Bancorp, Inc. (GBCI), a regional bank holding company headquartered in Kalispell, Montana.

Glacier proudly operates individual bank divisions that provide world-class financial services to individuals and businesses throughout the Western U.S. Glacier is a unique banking family that includes outstanding regional banks featuring great people in exceptional communities.

Each bank operates with their own management in the communities they know well, supported by the considerable experience and shared resources of an entire network of similarly-minded community banks.

This is why the Glacier family has received numerous awards for stability and soundness over the years, and has repeatedly ranked among the top 10% in the nation for financial strength. We have been similarly recognized by Forbes and Money magazines.

First Bank of Montana is proud to have been invited to join the Glacier family on October 1, 2006. This has enabled us to continue serving our local communities with the same personal attention and friendly approach our customers have come to expect, all with the added resources of our much larger banking family.



## A BIT ABOUT OUR GLACIER BANK FAMILY:

Glacier Bancorp, Inc. is a regional bank holding company providing commercial banking services in 155 communities through 227 banking offices in Montana, Idaho, Utah, Washington, Wyoming, Colorado, Arizona, and Nevada.

In 2022 we joined the Allpoint ATM network, giving our customers access to over 55,000 ATMs, surcharge fee and conveniently-located ATMs worldwide.

### CORPORATE PROFILE

We offer a wide range of banking products and services, including transaction and savings deposits, commercial, consumer, and real estate loans, and mortgage origination services. We have total assets of \$28.2 billion and shareholder equity of \$3.2 billion.



# THE NEXT CHAPTER

*Coming soon:*

## **ANNUAL SERVICE DAY - JUNE 19TH**

On June 19th, 2025, each of our 10 branch locations will complete a meaningful service project that will positively impact their local communities. On this day, our employees will strengthen connections and create lasting change, demonstrating the power of service and collaboration among our tight-knit neighborhoods.



**"THE BEST WAY TO  
PREDICT THE FUTURE  
IS TO CREATE IT."  
~ PETER DRUCKER**

---

[www.1STBMT.com](http://www.1STBMT.com)



LEWISTOWN | BIG SANDY | CHINOOK | CHESTER | CHOTEAU  
CONRAD | FAIRFIELD | FORT BENTON | PLENTYWOOD | VAUGHN

SUPPORTING OUR COMMUNITIES



**FIRST BANK**

OF MONTANA

DIVISION OF GLACIER BANK

FOR OVER 100 YEARS!



Photo by: D. Dalton