



FIRST BANK

OF MONTANA

DIVISION OF GLACIER BANK

2025

COMMUNITY
IMPACT REPORT

Presented by the
First Bank of Montana CRA Committee

Division President Message



As we reflect on 2025, I am reminded of the long-standing commitment this bank has upheld for generations. For more than three decades, I've had the privilege of serving alongside a team that puts our communities first—through good years and hard ones—and that continuity is part of what defines First Bank of Montana. Our strength has always come from staying rooted in the places we serve, growing alongside our customers, and carrying forward the values that have guided this institution throughout its history.

This year's report highlights the meaningful work happening across our region: families building futures, local businesses expanding, and community organizations continuing to make a difference. From lending and donations to volunteer service and financial education, our efforts reflect the same commitment that has guided this bank for more than a century—neighbors helping neighbors.

I am especially grateful for our employees, many of whom have grown right alongside this institution. Their dedication, professionalism, and genuine care for our customers remain the foundation of everything we do. They represent the best of our communities, and I couldn't be more proud of the work they continue to do every day.

As we look ahead, our focus remains unchanged: to support steady growth, strong relationships, and the long-term well-being of the communities we serve. Thank you for your continued trust and partnership. It has been an honor to walk alongside you, and we look forward to all that we will accomplish together in the years ahead.

A handwritten signature in blue ink, appearing to be 'D. J.', located below the main text block.

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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, Highland Storage, Lewistown
Russ Spika, CPA, 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 President, First Bank of Montana, Fairfield
Dean Comes, CEO, Division President, First Bank of Montana, Lewistown
Mitch Johnson, Retired 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, North Central and North Eastern 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, Inc., a regional bank holding company providing commercial banking services in 188 communities through 285 banking offices in Montana, Idaho, Utah, Washington, Wyoming, Colorado, Arizona, Nevada, and Texas.

LENDING IMPACT

\$443,367,039

1,575 Total Loans in 2025

<i>Commercial</i>	<i>Consumer</i>	<i>Real Estate</i>
\$423,306,697	\$10,246,410	\$9,813,932
1,235 loans	298 loans	42 loans

LENDERS WHO DID FLEXIBLE & INNOVATIVE LOANS

Commercial

FARM SERVICE AGENCY

Lyle Hodgskiss

MT BOARD OF INVESTMENTS

Lyle Hodgskiss

Consumer

CREDIT BUILDER

Julie Hartman

Julie Lenington

Karrie Crabtree

Krissy Ellsworth

Randi Pompei

Real Estate

FEDERAL HOUSING ADMIN. (FHA) MORTGAGE

Julie Hartman

Karrie Crabtree

Randi Pompei

USDA RURAL DEVELOPMENT

Randi Pompei

VA MORTGAGE

Karrie Crabtree

\$85,617,810

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, underserved demographics.

SHOUT OUT TO OUR EMPLOYEES THAT DID CRA COMMUNITY DEVELOPMENT (CD) LOANS

LENDERS:

Amy Oakley
Bill McCoy
Chad Robinson
Chris Mattson
Craig Aus
Jessica Aberg

Karla Neibauer
Lyle Hodgskiss
Michael Van Voast
Monte Harrison
Morgan Moore
Orry Fruit

Shaud Schwarzbach
Sheila Berg
Todd Smith
Tom Donnelly

CREDIT ANALYSTS:

Andrea Mills
Ashlee Ophus
Brittany Janzen
Jenae Johns

Kylie Heilig
Mason Harrison
Phyllis Ritland
Ryan Vance

GIVING IMPACT

We succeed when our communities succeed. Giving back has always been part of who we are. Our employees serve as leaders and volunteers in local organizations, and we contribute thousands of dollars annually in donations and sponsorships. In 2025, we were proud to support organizations across Blaine, Cascade, Chouteau, Fergus, Garfield, Judith Basin, Liberty, Petroleum, Pondera, Sheridan, Teton, and Wheatland counties.

\$165,125
Total Donations in 2025

CRA Qualified
\$92,182

FBMT
Community Page



CRA QUALIFYING DONATION RECIPIENTS

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

Glen-Wood Inc/Sheridan County Food Bank
 Grass Range Public Schools
 Hi-Line Community Center
 Hi-Line Pool & Recreation Foundation
 Hobson School District 25
 Lewistown Public Schools
 Lewistown Community Thanksgiving Dinner
 Montana Food Bank Network, Inc.
 Montana HomeOwnership Network, Inc -
 dba NeighborWorks Montana
 Peace Place
 Plentywood Education and Alumni Foundation
 Plentywood School District 20
 Pondera Food Pantry Inc
 Promise686 Inc - Lewistown
 Sheridan Health Care Foundation
 Sun River Valley Food Bank
 Teton County Food Pantry, Inc.
 Tough Enough to Wear Pink Central Montana
 United Way of Cascade County
 Vaughn Public School

GIVING IMPACT CONTINUED



Each holiday season, First Bank of Montana proudly hosts its annual 12 Days of Christmas Food Drive, inviting community members to join in supporting those in need. During two weeks in December, customers and residents were encouraged to donate the top 12 most-needed items identified by ten local food banks serving communities near our branch locations. Donations were collected in bank lobbies, and FBMT pledged to match every non-monetary contribution—doubling the impact for local food banks. Thanks to the generosity of our communities and the bank's matching commitment, an estimated value of \$14,978 was donated. These contributions help ensure that families in need have access to essential nourishment during the holiday season and beyond.

"This initiative reflects the true spirit of giving and demonstrates what we can accomplish when we come together," said Dean Comes, Bank President. "We are grateful to our customers and communities for making a meaningful difference."

The 12 Days of Christmas Food Drive is one of many ways FBMT works to strengthen the communities we serve.



Each July, First Bank of Montana proudly hosts its annual School Supply Giveaway at all ten branch locations, helping ensure students have the tools they need for a successful school year. Employees collaborate with teachers in each community to identify essential school supplies for rural and underserved areas. To meet these needs, FBMT partners with local businesses to purchase supplies within each community. Employees at every branch then pack drawstring backpacks and personally distribute them to students who arrive to pick them up—creating a moment of excitement and anticipation for the new school year. During the 2025 giveaway, 1,462 students in grades K through 6th received a backpack filled with necessary supplies. This initiative reflects the bank's commitment to supporting education and strengthening the communities we serve.

"This program is about more than school supplies—it's about giving every child the confidence to start the year prepared," said Dean Comes, President. "We are proud to partner with local businesses and educators to make this possible."



SERVICE IMPACT

2,701
Service Hours

Total documented hours given in 2025

Organizations
Served
125



Employees
Who Served
93%

CRA
Qualified Hours
671

Counties Impacted

Blaine
Cascade
Chouteau
Fergus
Garfield
Judith Basin
Liberty
Petroleum
Pondera
Sheridan
Teton
Wheatland

TIME GIVEN BY EMPLOYEES TOWARD THE 2025 SCHOOL SUPPLY GIVEAWAY:

Alyssa Deighan	Craig Aus	Kim Dukart-Ramberg
Amanda deRosier	Dana Davis	Kylie Heilig
Amber Love Davis	Demra Brown	Linae Jensen
Amy Oakley	Diane Snapp	Lisa Banka
Andelyn Whitehead	Ethel Acord	Lisa Sanchez
Audrey Herr	Gloria Godfrey	Lori Burnham
Beth Fox	Heather Adkins	Randi Pompei
Bill McCoy	Heather Sand	Nichole Brown
Breanna McNary	Jenae Johns	Phyllis Ritland
Bree Ziolkowski	Jessica Aberg	Robin Moline
Calli Lear	Judith Sipe	Roxie Brenner-Mitchell
Chelsie Fox	Julia Diaz	Shaina Cecnle
Cheryl Kaneshiro	Julie Hartman	Sheila Berg
Chris Lewis Fraser	Kaitlyn Gilmore	Sonja Dahlen
Christyna Miller	Karla Neibauer	Todd Smith
Claudia Bravo	KC Schnitzmeier	Tyree Schiefelbein



SERVICE IMPACT CONTINUED

Service Day:

On June 19th, 2025, our 10 branch locations united in a day of service, making a meaningful difference across the communities we serve. Together, 101 team members - representing nearly 85% of our workforce - volunteered their time and talents to support 12 local organizations through hands-on service projects. This collective effort reflects our commitment to strengthening communities and creating lasting impact.

Projects:

BIG SANDY BRANCH

BIG SANDY HOMECOMING ALUMNI:

Our volunteers helped set up for the three-day All-Class Reunion, welcoming graduates from Big Sandy High School.

CHESTER BRANCH

LIBERTY COUNTY:

Volunteers refreshed community parking areas by repainting spaces to enhance safety and organization.

CHINOOK BRANCH

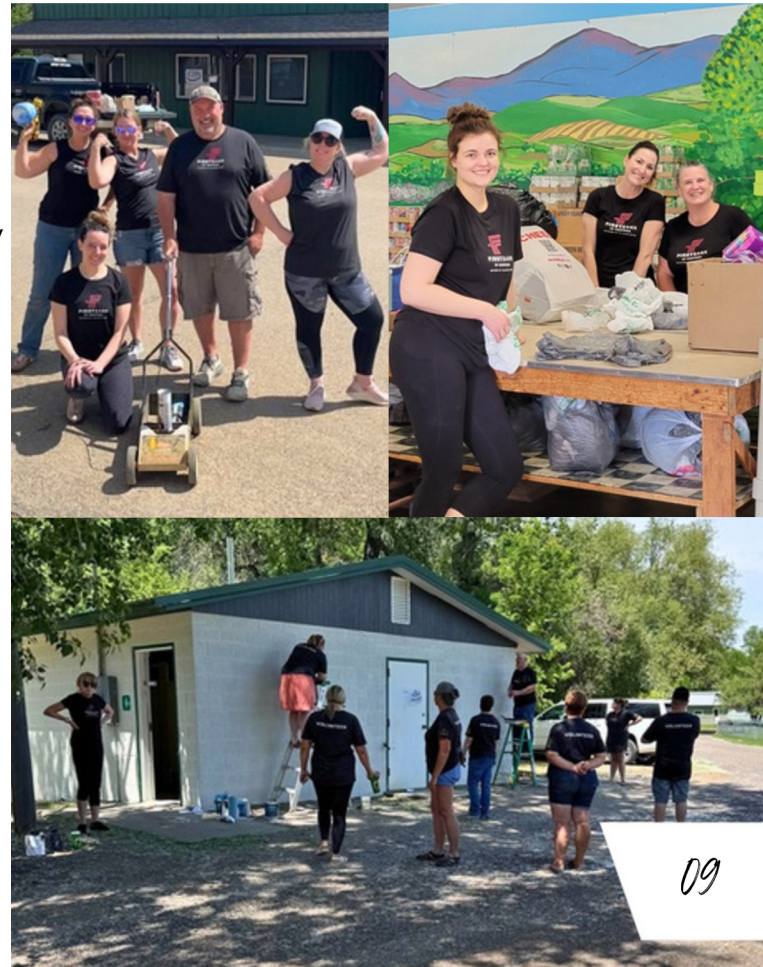
CHINOOK FOOD PANTRY:

Volunteers dedicated their time to refreshing, organizing, and improving the local food pantry to better serve community members in need.

CHOTEAU BRANCH

CITY OF CHOTEAU:

Volunteers worked to refresh community spaces by painting the bathrooms at the baseball fields, staining benches, bridges, and railings in the City Park, as well as clearing litter to keep the area clean, welcoming, and ready for visitors.



SERVICE IMPACT CONTINUED

Projects Cont:

CONRAD BRANCH

CONRAD LIONS CLUB:

Volunteers completed maintenance at the rodeo grounds to keep the space safe and ready for community events.

FAIRFIELD & VAUGHN BRANCHES

FARM IN THE DELL ROCKY MOUNTAIN FRONT:

In Fairfield, volunteers helped enhance the Farm in the Dell by staining its large perimeter fence.

FORT BENTON BRANCH

FORT BENTON COMMUNITY IMPROVEMENT ASSOCIATION:

Volunteers re-stained a small kitchen facility in the city park, helping preserve and refresh the space for community use.

SIGNAL POINT GOLF COURSE:

Our Fort Benton volunteers contributed to the beauty and sustainability of the Signal Point Golf Course by planting trees.

DEDMAN FOUNDATION:

In Fort Benton, volunteers cleaned and organized Dedman's Kennels, creating a more comfortable environment for the animals.



SERVICE IMPACT CONTINUED

Projects Cont:

LEWISTOWN BRANCH

CITY OF LEWISTOWN:

Our volunteers cleaned and restored walking trails, mowed and tidied campsites at East Fork Reservoir, completed park maintenance, and gave the hockey rink's warming huts a fresh coat of paint.

LEWISTOWN SOCCER CLUB:

At the soccer fields, volunteers mowed the grounds, cleared rocks to improve playability, and planted trees.

PLENTYWOOD BRANCH

GLEN-WOOD INC:

In Plentywood, volunteers rolled up their sleeves to sort donations, helping keep the local thrift store and food bank well-stocked and ready to support neighbors in need.



FINANCIAL LITERACY IMPACT

First Bank of Montana supports financial literacy by offering programs through multiple channels, including Financial Foundations by EverFi and the American Bankers Association's Teach Children to Save initiative. Each April, Teach Children to Save becomes a bank-wide effort, with employees visiting classrooms throughout our communities to share valuable lessons in saving and money management.

TIME GIVEN BY EMPLOYEES TOWARD HELPING SPREAD FINANCIAL LITERACY PROGRAMS:

Adam Tucker	Calli Lear	Gloria Godfrey	Karrie Crabtree	Lonnie Allaire	Samantha Dengel
Allesha Lear	Christyna Miller	Heather Sand	Kayla Buckalew	Miranda Pompei	Susy Wambach
Alyssa Kelly	Claudia Bravo	Jaelyn Lane	Kim Ramberg	Mlsty Davison	Tammie Lightner
Amanda deRosier	Dallas Balek	Jenae Johns	Krissy Ellsworth	Morgan Moore	
Amy Oakley	Dana Davis	Jessica Bahny-Huffman	Krista Wade	Orry Fruit	
Andrea Porch	Debby Vielleux	Julie Hartman	Kylie Heilig	Phyllis Ritland	
Ashley Gimbel	Devra Harris	Julie Lenington	Leslie Wadington	Richard Rabbiosi	
Audrey Herr	Diane Snapp	Kaitlyn Gilmor	Lisa Banka	Robin Moline	
Bonnie Landry	Ethel Acord	Karla Neibauer	Lisa Sanchez	Roxie Brenner-Mitchell	



FINANCIAL LITERACY

Financial Literacy for High Schools is an online program that allows local schools to enroll their classrooms in interactive lessons covering key financial concepts. When teachers participate in our EverFi program and their class completes the course, First Bank of Montana employees will visit the classroom—upon request—to celebrate with a pizza party and present a \$100 contribution to support classroom needs. Schools that participated in EverFi - Financial Literacy for High School during the 2024-2025 school year include:

- Augusta High School - Augusta, MT
- C M Russell High School - Great Falls, 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
- Simms High School

FINANCIAL LITERACY IMPACT

449

Students Enrolled

786

Learning Hours

TEACH CHILDREN TO SAVE

427

Students Taught

16

Schools

FINANCIAL LITERACY IMPACT

FRAUD SEMINARS

Each year, First Bank of Montana visits senior centers in the communities we serve to increase fraud awareness and help individuals protect themselves. During these sessions, we share information on common scams, how to recognize warning signs, and practical steps to safeguard personal information—empowering participants to make confident and secure financial decisions.

EMPLOYEES THAT ASSISTED WITH FRAUD SEMINARS:

Adam Tucker	Leslie Wadington
Allesha Lear	Luke Rittberger
Alyssa Deighan	Shelby Perri
Amanda deRosier	Susy Wambach
Calli Lear	Lonnie Allaire
Glenda Kolar	Jessica Bahny-Huffman
Gloria Godfrey	Judi Sipe



EMPLOYEE IMPACT

First Bank of Montana values continued learning and encourages employees to pursue banking-related education and training. We understand the time and financial commitment involved and are proud to support these efforts. By investing in growth, we strengthen our team and our future—together, we all succeed.

Continued growth by employees!

SUCCESSFUL SUPERVISOR COURSE

Adam Tucker	Julie Hartman
Brittany Janzen	Samantha Dengel
Jessica Bahny-Huffman	Todd Smith

PACIFIC COAST BANKING SCHOOL - UNIVERSITY OF WASHINGTON

Scott Kesler - Completed Year Two

TUITION REIMBURSEMENT PROGRAM

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

Heather Gruener
Western Governor's University - Bachelor's in Business Administration

Employee Anniversaries

5 YEARS:

Amber Schoenrock
Christyna Miller
Deb Miller
Joe Von Stein
Shaud Schwarzbach
Sonja Dahlen

10 YEARS:

Heather Sand
Kim Ramberg
Susy Wambach

15 YEARS:

Annie Meek
Chad Robinson

20 YEARS:

Chris Lewis Fraser

35 YEARS:

Debby Vielleux
Julie Lenington

40 YEARS:

Bill McCoy

45 YEARS:

Sheila Berg



EMPLOYEE IMPACT

In 2025, we launched initiatives to strengthen communication, collaboration, and connection across our team. These efforts include gathering feedback through culture surveys, sharing regular updates to keep everyone informed, encouraging open dialogue through one-on-one check-ins, and helping supervisors understand employee strengths and preferences. We also provide clear summaries of our strategic goals, organize activities that build camaraderie, and celebrate employees who exemplify exceptional service through our Service Excellence Awards. Together, these steps foster a positive work environment that empowers us to serve our customers and communities even better.

Service Excellence Awards

The Service Excellence Awards celebrate six outstanding employees, nominated by their peers for their unwavering dedication, exceptional performance, and commitment to delivering excellence in every interaction.



Brittany Janzen



Bonnie Landry



Robin Moline



Nicole Alderdice



Amanda deRosier



Tyree Schiefelbein

Excellence is not a skill, it's an attitude. Thank you to our awardees for setting the standard and inspiring us all.

OUR STORY

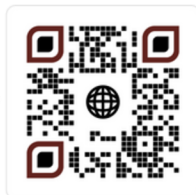
First Bank of Montana is proud to be a division of Glacier Bank, part of Glacier Bancorp, Inc. (GBCI)—a leading regional bank holding company headquartered in Kalispell, Montana.

Glacier Bancorp is a family of strong, community-focused banks serving individuals and businesses across the Western United States. Each division operates with local leadership and decision-making, ensuring deep roots in the communities we know best—while benefiting from the shared strength, resources, and expertise of a larger network.

This unique structure allows Glacier to combine the personal service of a hometown bank with the stability and capabilities of a top-tier financial institution. It's why the Glacier family has earned numerous awards for financial strength and soundness, consistently ranking among the top banks nationwide and receiving recognition from respected publications like *Forbes* and *Money*.

First Bank of Montana joined the Glacier family on October 1, 2006, a partnership that has empowered us to continue delivering the same friendly, personalized service our customers expect—now backed by the added resources and innovation of a much larger organization.

Together, we remain committed to helping our communities thrive.



Locations

A BIT ABOUT OUR GLACIER BANK FAMILY:

Glacier Bancorp, Inc. is a regional bank holding company providing commercial banking services in 188 communities through 285 banking offices in Montana, Idaho, Utah, Washington, Wyoming, Colorado, Arizona, Nevada, and Texas.

In 2022 we joined the Allpoint ATM network, giving our customers access to over 55,000 ATMs, surcharge fee and conveniently-located 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 \$29.0 billion and shareholder equity of \$3.6 billion.



Glacier Bancorp

THE NEXT CHAPTER

Our New Division Locations Map

ARIZONA



FOOTHILLS BANK

Yuma, AZ | foothillsbank.com Serving
Throughout Arizona

COLORADO



BANK OF THE SAN JUANS

Durango, CO | banksanjuans.com
Serving Western & Southern Colorado



COLLEGIATE PEAKS BANK

Buena Vista, CO | collegiatepeaksbank.com
Serving Metro Denver & Upper Arkansas
River Valley

IDAHO



MOUNTAIN WEST BANK

Coeur d'Alene, ID | mountainwestbank.com
Serving Throughout Idaho & Eastern
Washington



CITIZENS COMMUNITY BANK

Pocatello, ID | ccb-idaho.com Serving
Southeast Idaho

MONTANA



FIRST BANK OF MONTANA

Lewistown, MT | 1stbmt.com Serving
Central & North Central Montana



FIRST SECURITY BANK

Missoula, MT | fsbmsla.com
Serving Missoula, Sanders, & Ravalli
Counties



FIRST SECURITY BANK

Bozeman, MT | ourbank.com
Serving Bozeman, Gallatin County, &
Surrounding Areas



GLACIER BANK

Kalispell, MT | glacierbank.com
Serving Western Montana



VALLEY BANK OF HELENA

Helena, MT | valleybankhelena.com Serving
Helena Valley & Surrounding Areas



WESTERN SECURITY BANK

Billings, MT | westernsecuritybank.com
Serving the Billings Montana Area

NEVADA



HERITAGE BANK OF NEVADA

Reno, NV | heritagebanknevada.com
Serving Northern Nevada

UTAH



ALTABANK

American Fork, UT | altabank.com
Serving Utah & Idaho



FIRST COMMUNITY BANK

Layton, UT | fcbutah.com Serving
Northern Utah

WASHINGTON



MOUNTAIN WEST BANK

Coeur d'Alene, ID | mountainwestbank.com
Serving Throughout Idaho & Eastern
Washington



Wheatland Bank

Spokane, WA | wheatland.bank
Serving Central & Eastern Washington

WYOMING



FIRST BANK OF WYOMING

Powell, WY | go1stbank.com Serving
Western Wyoming



FIRST STATE BANK

Wheatland, WY | fsbwyo.com
Serving Southeastern Wyoming

TEXAS



GUARANTY BANK & TRUST

Mount Pleasant, TX | gnty.com
Serving Dallas-Fort Worth Metroplex,
Central TX, and Greater Houston

Coming in 2026

GOOD GRADES PAY

We love celebrating
student success. Great
grades earn real rewards—
and help build the bright
futures our communities
depend on.

*Growing.
Together.
Since 1924*



**"COMING TOGETHER IS A BEGINNING;
KEEPING TOGETHER IS PROGRESS;
WORKING TOGETHER IS SUCCESS."**

~ HENRY FORD

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!

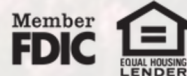


Photo by: A. Love Davis