TrailWest Bank

PRODUCTS & SERVICES



OCTOBER 2026

WWW.TRAILWEST.BANK

Member FDIC

EQUAL HOUSING LENDER

LOCATIONS & HOURS



DIGITAL BRANCH HOURS: M–F: 7am–9pm, Sat: 9am–5pm Phone: (406) 523-5419 Chat: www.trailwest.bank Routing # 092901560

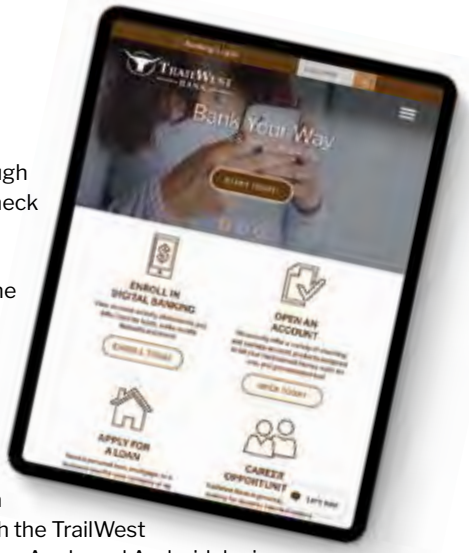
LOCATION	ADDRESS	PHONE/FAX	LOBBY HOURS	DRIVE THRU HOURS	LIVE! HOURS	ATM	SAFE DEPOSIT BOXES
FLATHEAD COUNTY							
EVERGREEN	2604 US Hwy. 2 East P.O. Box 7758 Kalispell, MT 59901	P: (406) 752-9998	M–F: 9am–4pm	*See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	X
KALISPELL	222 W. Idaho St. P.O. Box 7758 Kalispell, MT 59901	P: (406) 755-9781	M–F: 9am–4pm	M–F: 7:30am–6pm *Also See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	X
MINERAL COUNTY							
ALBERTON	406 Railroad Ave. Inside Valley Grocery Alberton, MT 59820	N/A	N/A	N/A	N/A	Store Hours	
ST. REGIS	651 MT-135 St. Regis, MT 59866	P: (406) 649-2400	M–F: By Appointment Only	M–F: 9am–5pm	N/A	N/A	X
SUPERIOR	208 River St. P.O. Box 10 Superior, MT 59872	P: (406) 822-8000	M–F: 9am–4pm	M–F: 9am–5pm *Also See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	X
MISSOULA COUNTY							
BONNER	7676 MT-200 P.O. Box 248 Milltown, MT 59851	P: (406) 258-2400	M–F: 9am–4pm	*See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	X
FRENCHTOWN	16600 Beckwith St. P.O. Box 537 Frenchtown, MT 59834	P: (406) 626-4500	M–F: 9am–4pm	M–F: 7:30am–6pm Sat: 9am–1pm *Also See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	X
LOLO	Corporate Office 11300 US Hwy. 93 South P.O. Box 9 Lolo, MT 59847	P: (406) 273-2400	M–F: 9am–4pm	M–F: 7:30am–6pm Sat: 9am–1pm *Also See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	X
MISSOULA AIRWAY	5600 Airway Blvd. P.O. Box 17500 Missoula, MT 59808	P: (406) 541-2400	M–F: By Appointment Only	M–F: 9am–4pm *Also See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	X
MISSOULA BROADWAY	2425 W. Broadway St. P.O. Box 17500 Missoula, MT 59808	P: (406) 541-4242	M–F: 9am–4pm Sat: 9am–1pm	M–F: 7:30am–6pm Sat: 9am–1pm *See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	
MISSOULA DEARBORN	Off of S. Reserve 2625 Dearborn Ave., Ste. 100 Missoula, MT 59804	P: (406) 523-3989	M–F: 9am–4pm	M–F: 7:30am–6pm *See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	X
MISSOULA DOWNTOWN	218 E. Main St., Ste. A P.O. Box 17500 Missoula, MT 59802	P: (406) 541-4246	M–F: 9am–12pm, 2pm–4pm	*See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	
RAVALLI COUNTY							
CORVALLIS	1070 Eastside Hwy. P.O. Box 550 Corvallis, MT 59828	P: (406) 961-5200	M–F: By Appointment Only	M–F: 8:30am–5pm *Also See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	X
DARBY	216 N. Main St. Darby, MT 59829	N/A	N/A	N/A	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Walk Up *(Takes Deposits)*	
HAMILTON	224 Pinckney St. P.O. Box 150 Hamilton, MT 59840	P: (406) 363-1222	M–F: 9am–4pm	M–F: 8:30am–5pm	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Walk Up *(Takes Deposits)*	X
HAMILTON INSIDE SUPER 1	1131 N. First St. Inside Super 1 Foods Hamilton, MT 59840	P: (406) 375-0500	N/A	N/A	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Walk Up *(Takes Deposits)*	
HAMILTON SOUTH AUTO BANK	955 S. First St. Hamilton, MT 59840	P: (406) 363-1222	N/A	M–F: 8:15am–4:30pm *Also See LIVE! Hours	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Drive Thru *(Takes Deposits)*	
STEVENSVILLE INSIDE SUPER 1	39 Stevensville Cutoff Rd. Inside Super 1 Foods Stevensville, MT 59870	P: (406) 777-0002	M–F: 9am–11am	N/A	M–F: 7am–7pm Sat: 9am–5pm Sun: 11am–3pm	Open 24/7, Walk Up *(Takes Deposits)*	



DIGITAL BANKING

Enjoy the convenience and ease of Digital Banking services that allow you to manage your accounts, anytime, anyplace! Giving you the freedom to bank your way!

Bank Your Way



ONLINE BANKING

Access your accounts through our secure website 24/7. Check your account balance, pay bills, transfer funds, reorder checks, and more all from the convenience of your PC or laptop.

MOBILE BANKING

Manage your accounts, transfer funds, pay your bills, send instant money via Pay A Person, and more with the TrailWest Bank Mobile App. Available on Apple and Android devices.

REMOTE DEPOSIT

Make unlimited check deposits on your schedule through our TrailWest Bank Mobile App. For higher volume remote deposits, we offer remote scanner rentals to allow our business customers the ability to deposit multiple checks from their office

For more information on remote scanners, contact ACHGroup@trailwest.bank.

ACH SERVICES FOR BUSINESSES

Business banking customers enjoy all the standard and secure features of online and mobile banking plus ACH capabilities such as Payroll Direct Deposit, batch or single payments, and collections directly to/from your business checking account.

For more information or to setup a demonstration send an email to ACHGroup@trailwest.bank.

PAPERLESS STATEMENTS

Tired of waiting for the mail and paying a fee for a paper statement? Get your statement delivered faster and at no cost by signing up for paperless statement delivery through Online banking or on the TrailWest Bank Mobile App.

PHONE BANKING

24/7 telephone banking available at (866) 279-3001. Check your balance, transfer funds, and more.

CHAT

Text or Video chat with a local TrailWest Customer Service Representative on our website (www.trailwest.bank), 7am–9pm MST Monday–Friday and 9am–5pm MST on Saturdays.

MANAGE YOUR DEBIT CARD

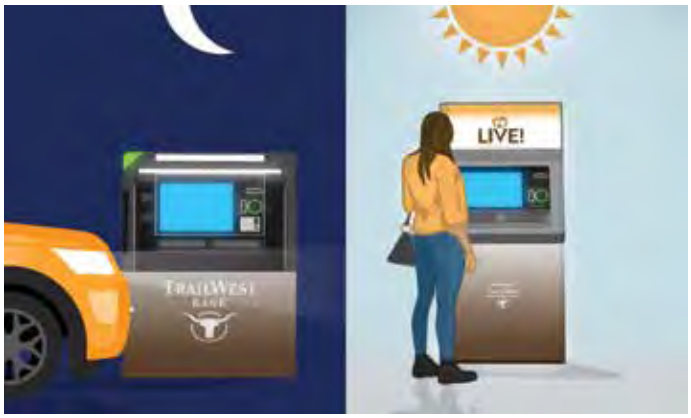
Monitor transactions on your debit card to prevent unauthorized use or enable transaction controls to prevent fraud on your account with the TrailWest Mobile App. Enable transaction controls, place a temporary block on your card, and more from your smartphone or tablet! Available on Apple and Android devices.

DIGITAL WALLET

TrailWest Bank Debit cards are compatible with the following Digital Wallets: Apple Pay, Google Pay, and Samsung Pay, as well as wallets on Apple and Garmin wearable devices.

LIVE!

LIVE! (Local Interactive Video Experts) is the speed and convenience of an ATM with the personal touch of working with a local TrailWest team member. Simply touch the screen and you will be connected to a local LIVE! team member who can help you with just about any transaction, 7 days a week! From transfers, payments, deposits, and withdrawals, to advanced video chat technology and extended hours, LIVE! accommodates the needs of our busy customers, making life a little easier!



Refer to the Locations & Hours page to see all our LIVE! locations.

ALLPOINT ATM NETWORK

As a TrailWest customer you have access to over 55,000 Surcharge-Free ATMs worldwide, with over 43,000 locations in the United States alone.

EXTENDED SUPPORT HOURS

Questions? We have extended hours to help you faster! Call (406) 523-5419 anytime between 7am–9pm MST Monday–Friday and 9am–5pm MST on Saturdays. You will enjoy friendly service from a local, Western Montana representative.



BANK

Personal Checking Accounts

We proudly offer a variety of checking account products designed to complement a range of lifestyles and needs. Let your hard-earned money work for you, and get rewarded too!

ACCOUNT	TYPE	OPENING DEPOSIT	MINIMUM BALANCE/ MONTHLY SERVICE FEES
Liquid Rewards	Rewards checking account	$25	None

The Liquid Rewards account features a MasterCard Debit Card with an unlimited 10¢ reward per purchase and paperless statements.

Liquid Silver	Interest earning rewards checking account	$2,500	$2,500 or $7 monthly service fee

The Liquid Silver account features a competitive variable market interest rate, a MasterCard Debit Card with unlimited 10¢ reward per purchase and paperless statements.

Liquid Gold	Premier rewards checking account	$10,000	$10,000 or $25 monthly service fee

The Liquid Gold account features a very competitive variable tiered interest rate, a MasterCard Debit Card, complimentary checks, two courtesy domestic wire transfers monthly, official chec s and money orders at no cost, a complimentary 3 x 5 Safe Deposit Box, and the choice of paper or paperless statements.

Professional Banking Liquid Gold	Premier rewards checking account	$100	None

The Professional Banking Liquid Gold account features a very competitive variable tiered interest rate, a MasterCard Debit Card, complimentary checks, two courtesy domestic wire transfers monthly, official chec s and money orders at no cost, a complimentary 3 x 5 Safe Deposit Box, and paperless statements.

Personal Savings Accounts

A savings account is a great way to help you grow your nest egg, plan a vacation, or save for a rainy day.

ACCOUNT	TYPE	OPENING DEPOSIT	MINIMUM BALANCE/ QUARTERLY SERVICE FEES
Regular Savings	Simple, fl xible savings account	$200	$200 or $7 quarterly service fee $25 or $20 quarterly service fee

This savings account features a competitive variable interest rate, a TrailWest Bank ATM Card, and the choice of paper* or paperless statements. See our Fee Schedule for Excessive Withdrawal Fee.

Young Bankers Savings Account	Youth savings account	$10	None

This account is available for Young Bankers (Under the age of 18), whose parent or guardian maintains an account in good standing with the bank. Parents or guardians will have access to all Digital Banking services and tools. This savings account features a competitive interest rate and the choice of paper* or paperless statements.

*Paper statement fee applies for balances under $5,000. See our Fee Schedule for details.

Safe Deposit Boxes

If you have important documents, high-value items, or other belongings to keep safe, renting a safe deposit box might be a good option for you!

We offer affordable boxes in a variety of sizes to fit e ery budget and secure storage need. Refer to the Locations page to find a b anch where boxes are available.

Please see our Fee Schedule for a full listing of box sizes and yearly rental fees. Box size availability may vary by location.
Note: Safe Deposit Box contents are not covered by FDIC Insurance.



Business Checking Account

ACCOUNT	TYPE	OPENING DEPOSIT	MINIMUM BALANCE/ MONTHLY SERVICE FEES
Business Checking	Checking account	$100	None, unless 500 or more cleared items

The Business Checking account features a MasterCard Debit Card and the choice of paper* or paperless statements. See Account Disclosure for fees incurred when 500 or more items clear account per month.

Business Savings Account

ACCOUNT	TYPE	OPENING DEPOSIT	MINIMUM BALANCE/ MONTHLY SERVICE FEES
Business Money Market Savings	Simple, flexible savings account	$1,000	None

This account features a competitive variable interest rate and the choice of paper* or paperless statements. Rates are paid on a tiered basis depending on account balance. Federal regulations impose some limitation on this type of account, ask a Customer Service Representative for details.

Other Account Types

ACCOUNT	TYPE	OPENING DEPOSIT	MINIMUM BALANCE/ MONTHLY SERVICE FEES
Individual Retirement Accounts	Retirement savings account	$2,000	$2,000 or $10 monthly service fee

We offer three different types of Individual Retirement Accounts (IRAs): Traditional, Roth, and SEP. Each account offers a competitive variable market rate and an annual paper* or paperless statement. Annual Maintenance Fee applies.**

CESA Education Accounts	Education savings account	$2,000	$2,000 or $10 monthly service fee

A Coverdell Education Savings Account (CESA) is a nondeductible savings account that features tax free withdrawals of contributions and earnings for a child's education. This account offers a competitive variable market rate and an annual paper* or paperless statement. Annual Maintenance Fee applies.**

Health Savings Accounts	Interest earning checking account	$500	$500 or $5 monthly service fee

Used in conjunction with high-deductible insurance plans, Health Savings Accounts (HSAs) allow customers to save money for medical expenses free of taxes. HSA accounts feature a competitive market interest rate, an HSA Debit Card, and an annual paper* or paperless statement. These accounts are self-administered, meaning the bank does not track expenses or deposits on the customer's behalf. Annual Maintenance Fee applies.**

Montana Medical Savings Accounts	Simple, fl xible account	Depends upon the account type chosen

Montana Medical Savings accounts allow customers to save for certain medical expenses with a reduced Montana State tax burden. These accounts are self-administered, meaning the bank does not track expenses or deposits on the customer's behalf.

Certificates of Deposit	Time deposit account	$2,000	N/A

Also known as time deposits, certifica es of deposit (CDs) are available with a variety of maturity terms to suit your financial needs. e offer competitive market rates. CDs are strong, safe investments.

*Paper statement fee applies for balances under $5,000. See our Fee Schedule for details.
**See our Fee Schedule for Annual Maintenance Fee details. Annual Maintenance Fee may be waived with other qualifying account types.



BORROW

Personal Lending

No matter what vision or goal you want to realize, our Loan Officers can help make your dream a reality!

We proudly offer:

- **New and Used Vehicle Loans**
- **Motorcycle Loans**
- **Boat Loans**
- **ATV/Snowmobile Loans**
- **RV Loans**
- **CD/Savings Account Secured Loans**
- **Credit Cards**

LIQUID OVERDRAFT LINES OF CREDIT

Overdrafts happen! We are proud to offer Liquid Overdraft Lines of Credit which automatically advance funds to cover an overdrawn account balance, up to the line of credit limit. Speak to one of our Lenders to see if you qualify today!

Home Mortgage Lending

Whether you are in the market for your first home, a vacation property, retirement home, or just looking to leverage the equity you have in your current property, our knowledgeable Mortgage Lenders can help you find the right mortgage loan to make your dream a reality!

CONSTRUCTION LOAN

Construction loans cover the cost of home construction or home improvement. We disburse funds either as needed or as each stage of a project is completed.

IN-HOUSE MORTGAGE LOANS

If you prefer your loan and loan servicing to remain at TrailWest Bank, we also originate and service long-term home loans.

These loans feature fast turnaround times due to more flexible in-house underwriting standards. In-house mortgage loans are typically competitive with Secondary Market rates. Customers often prefer our in-house loans to Secondary Market loans due to their comparable flexibility and simplicity.

HOME EQUITY LINES OF CREDIT (HELOC)

A revolving line of credit extended to homeowners who use their homes as collateral.

SECOND MORTGAGE LOANS

Like a traditional home mortgage, a second mortgage uses the remaining unencumbered equity in real property to extend funds.

To find a lender and set an appointment, visit www.trailwest.bank.





Business Lending

At TrailWest Bank, we take pride in helping businesses reach their goals with customizable, creative lending solutions. Our team has real-world experience in industries like real estate, business operation, agriculture, construction, and more. We understand the challenges of operating a business and use this knowledge to help our customers realize their goals.

Whether you need help starting or purchasing a business, investing in a piece of property, acquiring equipment to improve operations, or increase your cash flow, our Commercial Lenders will be happy to assist you!

BUSINESS LOANS

- **Equipment Loans** are used to purchase or refinance equipment.
- **Bridge Loans** are short-term extensions of credit used until a permanent loan can replace the bridge loan.
- **Inventory Financing** uses new or existing inventory as collateral to make cash available for business use.
- **Accounts Receivable Loans** use a business's accounts receivable (AR) as collateral to finance business operations while the receivables are collected.
- **Working Capital Loans** are used when a business needs a temporary or permanent injection into the business.
- **Lines of Credit** are short-term extensions of revolving credit.
- **Construction Loans** are short-term revolving loans used to build or improve a commercial building.



- **Overdraft Protection** is a loan which automatically advances a set amount of funds each time your checking or savings account becomes overdrawn.
- **Credit Cards**

COMMERCIAL REAL ESTATE LOANS

- **Investment Property Loans** finance real property owned for an income-producing purpose.
- **Multifamily Housing Loans** are extensions of credit to finance commercial property with five or more dwellings.
- **Acquisition Financing** can be used to purchase or invest in a business.
- **Renovation or Improvement Loans** are used to make improvements on an owned property.

AGRICULTURE LOANS

- **Farm or Ranch Property Loans** use farm or ranch property as collateral.
- **Agricultural Equipment Loans** are a great way to obtain a new piece of machinery without depleting your operating cash.
- **Agricultural Livestock Loans** are used to purchase livestock or to take cash out using existing livestock as collateral.
- **Agricultural Lines of Credit** are a short-term loan which can be advanced and paid back multiple times throughout the term.
- **Credit Cards**

MEDICAL PROFESSIONAL LOANS

- **Medical Professional Lines of Credit** are short-term extensions of revolving credit.
- **Partnership Financing** is for the purchase of or investment in a practice.
- **Real Estate Loans** can range from single-family residences to large-scale commercial complexes.
- **Equipment Loans** are great for upgrading tools or purchasing new equipment for a practice.
- **Debt Consolidation** can be used to combine business and investment debts into a more manageable payment.
- **Credit Cards**

Let us help you build your practice!

ADDITIONAL TYPES OF COMMERCIAL LOANS

- **Small Business Administration Loans**
- **United States Department of Agriculture Loans**
- **Economic Development Facilitated Loans**

To find a lender and set an appointment, visit www.trailwest.bank.



TRAILWEST FOUNDATION

Here to Help in Times of Need!

The TrailWest Foundation is a 501(c)3 nonprofit foundation that was formed in 2017, in the wake of the worst fire season Western Montana had seen in over a decade.

TrailWest Bank employees banded together to start a fund for families affected by the fires.

For every $1 an employee donated to the fund, the bank matched $4. By the end of a 3-month period, they had grown the fund to nearly $95,000. By starting a foundation, the TrailWest Bank family can continue to support its communities for years to come.

Our Mission is simple: Helping our Western Montana neighbors who are in financial need due to an unexpected crisis or life-changing event!

Who Needs Our Help?

Do you know someone who is facing a financial crisis?

Did your neighbor suddenly lose his or her job and is struggling to put food on the table?

Has a family in your community lost its home to fire?

Have you heard about a young child stricken with an illness, with no insurance?

If so, we urge you to fill out the Nomination Form below and we will contact you to learn more about how we can help!

Be a Part of Our Cause

Help us help our neighbors by making a donation to the TrailWest Foundation in any amount by filling out the Contribution Form below. With your support we can help brighten someone's darkest hours!









TrailWest Foundation Contribution/Nomination Form

☐ **I want to nominate someone in need.** ☐ **I want to help!**

CONTACT INFORMATION

Name: _____ Phone: _____

Address: _____ City/Zip: _____

Donation Amount: $5 $10 $25 $50 $75 $100 Other

Thank you for your help!

*This form can be sent to: **P.O. Box 9, Lolo, MT 59847** or dropped off at any TrailWest Bank location.*
A tax receipt with the amount of your donation will be sent at the end of the year.
Tax ID: 82-3579366