

Bitterroot Valley Bank  
11300 US HWY 93 S, Suite D, PO Box 9  
Lolo, MT 59847

(406) 273 - 2400

September 30, 2014

**IMPORTANT ACCOUNT INFORMATION**

Young Banker Savings Account

Effective January 1, 2015

This type of account is for young bankers under the age of 18. Once you have attained this age you will have the option to:

1. Change the account to a Regular Savings account type. Regular Savings fees and balance requirements will then apply to this account.
2. Close this account and transfer the funds into a different account that you may have with the Family of Banks.
3. Close the account and receive an Official Check for the balance.

**MEMBER  
FDIC**