

WELCOME TO STOCKMAN

A guide to your new Personal Stockman Accounts

stockmanbank.com

WELCOME TO STOCKMAN

We are excited to welcome you to the Stockman family. We have been serving the people, businesses and communities of Montana for more than 70 years. Stockman is a Montana-born company, family-owned, privately-held and focused on meeting the financial needs of all Montanans. We remain independent and committed to traditional, western values, the power of local management and decision-making and homegrown community services. Stockman offers convenient, full-service locations across Montana with comprehensive banking products and services, along with state-of-the-art online and mobile banking, wealth management and insurance services.

In This Guide

We understand change can be hard and we are working hard to make the transition to Stockman as smooth as possible. In this guide, you will find helpful and important information regarding:

- Your new Stockman Bank accounts in comparison to your Rocky Mountain Bank accounts.
- Specific information on the conversion of CDs, loans, checking accounts, savings accounts, debit cards and more.
- · Terms and conditions of your accounts, as well as service fees.
- Additional products and services now available to you as a valued customer of Stockman Bank.

What to Expect

Your Rocky Mountain Bank (Rocky Mountain) accounts will be automatically converted to Stockman Bank (Stockman) accounts the weekend of **July 19, 2024**.

FRIDAY, JULY 19, 2024

The conversion process begins from Rocky Mountain to Stockman.

SATURDAY, JULY 20, 2024

All Saturday banking for Rocky Mountain will be closed.

MONDAY, JULY 22, 2024

The bank will open as Stockman Bank. You will have access to all your accounts and services at all Stockman locations in Montana.

Before the Transition

It's banking as usual. Please continue to conduct your banking as you normally do. Continue to use your existing Rocky Mountain checks, credit and debit cards, and online and mobile banking services. You should also continue to make any loan payments as usual.

Conversion Weekend

Rocky Mountain will close at 12:00pm on Friday, July 19, 2024 to begin the transition of your accounts to Stockman. The bank will remain closed over conversion weekend.

- Your Rocky Mountain online and mobile banking, telephone banking, and bill pay services will not be available during this time.
- Rocky Mountain ATMs will be unavailable for a period of time during the day in Kalispell on July 17, 2024, in Bigfork on July 18, 2024 and in Plains on July 19, 2024 for upgrades. ATM access will be available during the conversion weekend.
- Your Rocky Mountain Debit Card will be effective until 12:00am, Saturday July 20. You can begin using your new Stockman Debit Card on Saturday July 20, 2024.

Questions?

If you have questions, please contact us at 888-674-8882, Monday through Friday, 8:00am to 5:00pm. This is a special customer service number we have set up specifically for you. Beginning July 22, you may also visit your local Stockman branch for assistance.

For this conversion, we have selected the checking and/or savings account that is most similar to the checking and/or savings account you currently have with Rocky Mountain.

Personal Checking Accounts

| Rocky Mountain Bank Accounts | Stockman Bank Accounts |
|--------------------------------|------------------------|
| Free Checking with eStatements | 406 Checking |
| Platinum Checking | Investment Checking |
| Signature Series Checking | Investment Checking |
| Check Free Banking | 406 Checking |

Health Savings Account

Rocky Mountain Bank Accounts

Stockman Bank Accounts

Health Savings Account

Health Savings Account

Stockman offers a variety of checking and savings accounts to meet your needs. Following conversion, if you would like a different checking and/or savings account than the one we have selected, you may change to an account of your choosing starting July 22, 2024. Simply stop by your local Stockman branch and we will help you. All service charges will be waived for the first statement cycle following conversion.

Personal Savings Accounts

| Rocky Mountain Bank Accounts | Stockman Bank Accounts |
|------------------------------|------------------------|
| Statement Savings | Regular Savings |
| Platinum Savings | Regular Savings |
| Signature Series Savings | Regular Savings |
| High Yield Savings | Regular Savings |
| Non-term IRA Savings | IRA Savings |

Consumer Money Market Accounts

| Rocky Mountain Bank Accounts | Stockman Bank Accounts |
|----------------------------------|------------------------|
| Money Market | Premier Money Market |
| Premium Money Market | Premier Money Market |
| Premium Money Market (Promotion) | Premier Money Market |



| 7 | | |
|---|---|--|
| | - | |
| | 0 | |
| | | |

| | 400 CHECKING | ELITE 50 CHECKING | INVESTMENT CHECKING |
|---|---|--|--|
| WHO IT'S DESIGNED FOR | Customers looking for an account with full access to online services | Customers 50 and over who want to earn interest and get extra perks and rewards | Customers who want to earn interest and get extra perks and rewards |
| AMOUNT NEEDED TO OPEN ACCOUNT | \$100 | \$100 | \$100 |
| MINIMUM BALANCE REQUIRED | \$0 | \$0 | \$250 |
| FEE/SERVICE CHARGE IF BALANCE IS NOT MAINTAINED | \$0 | \$0 | \$6.95 per statement cycle |
| INTEREST EARNED ON ACCOUNT | No | Yes, on daily collected balances of \$1,000 or more | Yes, on daily collected balances of \$1,000 or more |
| OTHER FEATURES | FREE monthly paper statements with images FREE Visa® Check Card FREE 24-hour TeleBank | FREE monthly paper statements with images Discount on first year of safe deposit box rental Two FREE boxes of Stockman Bank wallet checks per year FREE Visa® Check Card FREE 24-hour TeleBank | FREE monthly paper statements with images Discount on first year of safe deposit box rental Two FREE boxes of Stockman Bank wallet checks per year FREE Visa® Check Card FREE 24-hour TeleBank |
| ONLINE BANKING SERVICES | FREE Online BankingFREE Online StatementsFREE Mobile BankingFREE Bill Payment | FREE Online BankingFREE Online StatementsFREE Mobile BankingFREE Bill Payment | FREE Online BankingFREE Online StatementsFREE Mobile BankingFREE Bill Payment |

PERSONAL SAVINGS & MONEY MARKET

| | SAVINGS | PREMIER MONEY MARKET | HEALTH SAVINGS ACCOUNT* |
|---|---|---|--|
| WHO IT'S DESIGNED FOR | Customers who want to earn competitive interest rates on savings | Customers who maintain higher balances and want to earn competitive interest rates | Customers who want to open a Health Savings Account |
| AMOUNT NEEDED \$100 TO OPEN ACCOUNT (Waived for customers under 18) | | \$1,000 | \$100 |
| MINIMUM BALANCE REQUIRED | \$100 (Waived for customers under 18) | \$1,000 | \$250 |
| FEE/SERVICE CHARGE IF BALANCE IS NOT MAINTAINED | \$2 per month | \$10 per month | \$6.95 per statement cycle (You must meet minimum balance requirements within 90 days from account opening to avoid the monthly minimum balance service charge) |
| INTEREST EARNED ON ACCOUNT Yes, on daily collected balances of \$.01 or more | | Yes, on daily collected balances of \$.01 or more | Yes, on daily collected balances of \$.01 or more |
| WITHDRAWALS | Six free withdrawals per month (\$2 fee for each in excess of limit) | Six free withdrawals per month (\$2 fee for each in excess of limit) | Limited to qualified medical expenses * |
| OTHER FEATURES | 24-hour online accessFREE 24-hour TeleBank | Tiered interest rates based on balances 24-hour online access Check writing capabilities FREE 24-hour TeleBank | FREE Visa® Check Card FREE 24-hour TeleBank Sper month for paper statements |

| - | 406 CHECKING | ELITE 50 CHECKING | INVESTMENT CHECKING | PERSONAL SAVINGS | PREMIER MONEY MARKET | HEALTH SAVINGS ACCOUNT |
|---|---|--|--|--|--|---|
| Interest Rate / Annual Percentage Yield | n/a | \$0.00-\$999.99 Interest rate: 0.00% APY: 0.00% \$1,000 or greater Interest rate: 0.25% APY: 0.25% Rates are accurate as of 7/22/24, please call us at | \$0.00-\$999.99 Interest rate: 0.00% APY: 0.00% \$1,000 or greater Interest rate: 0.25% APY: 0.25% Rates are accurate as of 7/22/24, please call us at 888-674-8882 for current information. | Interest rate: 0.60% APY: 0.60% Rates are accurate as of 7/22/24, please call us at 888-674-8882 for current information. | \$24,999.99 or less Interest rate: 1.25% APY: 1.26% \$25,000.00-\$74,999.99 Interest rate: 2.00% APY: 2.02% \$75,000.00-\$249,999.99 Interest rate: 2.25% APY 2.27% \$250,000.00 or greater Interest rate: 2.50% APY: 2.53% | Interest rate: 0.60% APY: 0.60% Rates are accurate as of 7/22/24, please call us at 888-674-8882 for current information. |
| | | current information. | inomaton. | | Rates are accurate as of 7/22/24, please call us at 888-674-8882 for current information. | |
| Variable Rate Information | n/a | The interest rate and A | PY may change: | The interest rate and APY ma | ay change: | |
| | | At our discretionAt any timeWithout limitation | | At our discretionAt any timeWithout limitation | | |
| Compounding and Crediting Frequency | n/a | Monthly | Monthly | Quarterly | Monthly | Monthly |
| Effect of closing an n/a You will not receive accrued interest. | | crued interest. | You will not receive accrued interest. | | | |
| Minimum balance to: | | | | | | |
| - Open account - Avoid a fee - Obtain APY | \$100n/an/a | \$100n/a\$1,000 | • \$100 • \$250 • \$1,000 | \$100 (waived if under 18)\$100 (waived if under 18)\$.01 | • \$1,000 • \$1,000 • \$.01 | • \$100 • \$250 • \$.01 |
| Balance computation method | n/a | | This method applies a daily ncipal in the account each day. | Daily Balance Method. This raccount each day. | nethod applies a daily periodic rate to the pri | ncipal in the |
| When interest begins to accrue | n/a | | ess day we receive credit for items (for example, checks) | No later than the business da (for example, checks) | ay we receive credit for the deposit of noncash | n items |
| Fees | See Schedule of Pe | rsonal Account Fees. | See Schedule of Personal Account Fees. Also, \$6.95 monthly fee if you go below \$250 any day of statement cycle. | See Schedule of Personal Account Fees. Also, \$2.00 monthly fee if you go below \$100 any day of statement cycle. | See Schedule of Personal Account Fees. Also, \$10.00 monthly fee if you go below \$1,000 any day of statement cycle. | See Schedule of Personal Account Fees. Also, \$6.95 monthly fee if you go below \$250 any day of statement cycle, and \$5.00 paper statement fee. |
| Transaction limitations | None | None | None | A per item fee of \$2.00 will be during monthly statement o | e assessed for each withdrawal in excess of 6 /cle. | IRS rules state distributions are allowed only for qualified medical expenses. Stockman Bank accepts no responsibility for monitoring expense eligibility. |



Other Important Services and Fees

Please see the Schedule of Personal Account Fees on pages 19-20 of this guide for all the additional services and fees associated with your new checking and savings account.

Checking and Savings Account Numbers

Most account numbers will remain the same. If you are one of the few accounts that will have an account number change, we will notify you through a separate communication. Your Rocky Mountain routing number will change to Stockman's routing number (092905249).

Checks

You must discontinue using your current Rocky Mountain check supply by Friday, July 19. For your convenience and at no cost to you, we are sending you new checks with the Stockman Bank name and routing number (092905249). Your new checks will be mailed on July 3, and you should receive them by the week of July 15 or before. Begin using your new Stockman checks on July 22, 2024. If you order your checks through another provider, you will need to give them Stockman's routing number (092905249) to ensure correct processing. If you have not received your new checks by the week of July 15, please contact us immediately at 888-674-8882, Monday through Friday, 8:00am to 5:00pm.

Personal Debit Cards

You will receive your new Stockman Bank Debit Card by July 19, 2024. Please activate your new card immediately, as this will let us know your card was safely delivered and ensures you have continuous access to your funds over conversion weekend. If you don't receive your card by July 22, stop by your local Stockman Bank and we will instantly issue you a card.

Your Rocky Mountain Debit Card will be effective until 12:00am, Saturday,

July 20, 2024. You can begin using your new Stockman Debit Card on Saturday, July 20, 2024.

Statements

Checking, Savings and Money Market: Your final Rocky Mountain statement will include all activity from your last statement, and any interest posted to your accounts, through the conversion weekend. Your next statement will be from Stockman and will include all activity from Saturday, July 20 forward. Your Stockman statements will look slightly different from your current Rocky Mountain statements. If you have any questions about your new statement, please contact your local Stockman branch or our special customer service number at 888-674-8882, Monday through Friday, 8:00am to 5:00pm.

If you have electronic statements, you will need to re-enroll through Stockman's online and mobile banking program. Instructions and details on the transition of your Rocky Mountain Savvy® Online Banking and Savvy® Mobile Banking will be sent to you in a separate mailing.

Direct Deposit and Automatic Payments

Direct deposits, (payroll, social security, government entities, etc.) deposited into your Rocky Mountain account or automatic payments (insurance, loan payment, etc.) being paid out of your Rocky Mountain account, may transfer to your Stockman checking account. Stockman will notify the agencies, organizations or third parties from whom you receive direct deposits or to whom you direct automatic payments with the change to Stockman's routing number, (092905249).

While we will do everything we can to transfer these recurring transactions, some organizations and government entities, such as Social Security, may not make these changes without your authorization. We strongly recommend, shortly after July 19, 2024, you follow up directly with third parties, to prevent any disruption and ensure the change is made in a timely manner.



Interest Bearing Checking and Savings Accounts

Your Rocky Mountain interest bearing checking and savings accounts will convert to Stockman rates. Interest rates and annual percentage yield (APY) are accurate as of 7/22/24, but are subject to change.

| Account | Minimum Opening Deposit | Tiers | Interest Rate | АРҮ |
|------------------------|----------------------------|---|----------------------------------|----------------------------------|
| Elite 50 Checking | \$100 | \$0.00 - \$999.99 \$1,000 or greater | 0.00% 0.25% | 0.00% 0.25% |
| Investment Checking | \$100 | \$0.00 - \$999.99 \$1,000 or greater | 0.00% 0.25% | 0.00% 0.25% |
| Premier Money Market | \$1,000 | \$24,999.99 or less \$25,000.00 - \$74,999.99 \$75,000.00 - \$249,999.99 \$250,000.00 or greater | 1.25% 2.00% 2.25% 2.50% | 1.26% 2.02% 2.27% 2.53% |
| Regular Savings | \$100 | None | 0.60% | 0.60% |
| Health Savings Account | \$100 | None | 0.60% | 0.60% |

FDIC Insurance

Your deposit accounts will continue to be insured by the FDIC. The standard FDIC insurance amount is \$250,000 per depositor, per insured bank, for each ownership category. During the first six months after the acquisition, your transferred deposits will be separately insured from any accounts you may already have at Stockman. This period allows you to evaluate your account structure and maximize FDIC insurance coverage. Following conversion, if you need assistance evaluating your accounts for FDIC insurance, please visit your local Stockman branch. Our bankers are happy to help.

Overdraft Protection

If you have opted-in to overdraft protection at Rocky Mountain, your coverage will convert to Stockman at the same amount.

Personal CDs and IRAs

Certificates of Deposit (CD)

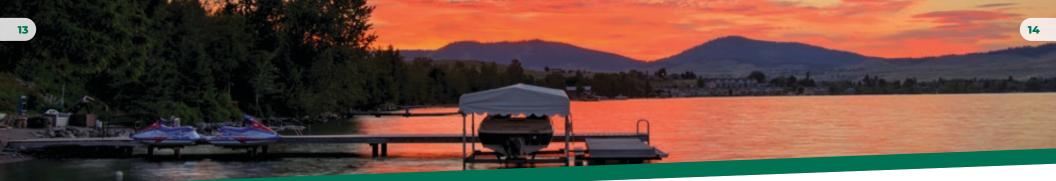
Your Rocky Mountain CD(s) will automatically be converted to a Stockman CD(s). Each CD will maintain its current interest rate, maturity date and early withdrawal penalty. If you have a CD account number with more than 10-digits, we will be changing your number to a 10-digit number to ensure compatibility with our operating systems. You will be notified of this change in a separate mailing. It is important that you retain your original Rocky Mountain statement(s), along with the renewal notice mailing and this conversion guide for your records. For more information on other CD terms and conditions, please see the enclosed "Your Deposit Account" booklet.

Individual Retirement Account (IRA)

Your Rocky Mountain IRA(s) will be transferred to Stockman. Each IRA will maintain its existing rate and maturity date until your renewal date. For more information and IRA disclosures, please see the enclosed "Your Deposit Account" booklet.

As of July 20, 2024, Stockman will assume Custodial responsibilities for your IRA account(s). You should have already received a letter from Rocky Mountain about the transfer of custodial responsibility.

If you have a Rocky Mountain non-term IRA Savings account, it will convert to Stockman with no changes, except for the rate, which will convert to Stockman's Regular Savings rate. Please see current rates on page 11 of this guide.



Personal Loans

Personal Loans

For most customers, loan numbers will not change. If you are one of the few accounts that will have an account number change, we will notify you through a separate communication. The other features of your personal loans will remain unchanged. The interest rate, maturity and due dates, and the payment plan of your loan will stay the same. If your loan payment is automatically deducted from a Rocky Mountain deposit account, we have accounted for this change. There is nothing you need to do.

Lines of Credit

For most customers, loan account numbers will not change. If you are one of the few accounts that will have an account number change, we will notify you through a separate communication. There may be changes to the terms of your Rocky Mountain Line of Credit following conversion. You will be notified of any changes in a separate mailing.

Mortgage Loans

If you have a mortgage loan serviced by Rocky Mountain, you should have or will be receiving a letter from Rocky Mountain about the transfer of your mortgage loan to Stockman. Beginning July 22, 2024, your loan payments can be mailed to or accepted in person at any Stockman location.

Personal Online and Mobile Banking

Instructions and details on the transition of your Rocky Mountain Savvy® Online Banking and Savvy® Mobile Banking will be sent to you in a separate mailing.

Safe Deposit Boxes

There will be no changes to your safe deposit box as a result of the transition from Rocky Mountain to Stockman. No action on your part is required.





Stockman Wealth Management is a Securities and Exchange Commission (SEC) Registered Investment Advisor (RIA). We operate under a fiduciary standard, engaging in fee-based, discretionary investment management for private individuals, charities, non-profit organizations, trusts, profit sharing plans, corporations, banks, and municipal government entities. Since we first opened our doors in 2002, we have grown to more than \$5 billion in assets under management and we are now the largest independent RIA in the state of Montana.

While operationally independent, we are an integral part of the Stockman family of services, helping people and businesses protect what they've earned and plan for the future by creating and monitoring a goals-based path towards financial independence.

As a fiduciary, we put our clients' interests before our own, providing comprehensive guidance on many topics including investing, tax and estate planning, retirement and financial planning, education planning, employer sponsored retirement plans, and charitable organization investment guidance. Our team of local, experienced financial advisors is dedicated to building a trust-based relationship with every client through personalized service designed to help sustain and grow long-term wealth.

We also offer Stockman Wealth Builder, an innovative online investing tool for those who are just starting to plan for their future. It doesn't matter where you are on your wealth journey. We are your long-term partner in preserving and growing your wealth for a better tomorrow.



Not FDIC Insured, Not Bank Guaranteed, May Lose Value,

Stockman Insurance

Stockman Insurance is a Montana-owned and operated insurance agency committed to meeting the personal, commercial and agriculture insurance needs of all Montanans. Through our strong partnerships with highly rated, nationally recognized insurance carriers, we offer comprehensive products at the most competitive price, including home, auto, business, life, crop and liability insurance. Our people, philosophy, and the way we do business have positioned Stockman Insurance as Montana's leading insurer.

Since 1993, year over year, we have continued to serve more of our neighbors across the state, growing 26.7% over the past two years. Currently, we protect close to \$6 billion in homes, business and farm/ranches. The foundation of our growth is our expert staff and carriers who provide an exceptional experience for our customers and

communities. As we continue to grow, whether it be through our expert staff, new locations, or acquiring existing agencies, we promise to always bring you the same friendly and personal service you've come to know and trust with customized plans to meet your unique insurance needs.

With offices located across the state, we are locally managed and community-oriented. Unlike the larger regional and national insurance agencies operating in this state, Stockman Insurance is focused on Montanans' insurance needs and wants. Some agencies service their customers from different cities and even different states. They can even require the consumer to call a separate toll-free number when requesting an auto ID card. With Stockman Insurance, you receive the service from the same people you purchase your policy from. We are your advocate and use our experience and knowledge of the community to provide the right protection you need.

We are Montana's Brand of Insurance!



Not FDIC insured - Not a deposit account or other obligation - Not guaranteed or insured by any depository institution or affiliate. Not insured by any federal government agency, except for federal flood insurance or federal crop insurance. This agency is an equal opportunity provider and employer.



Effective February 27, 2024

| Account Closing | |
|---|--|
| Account Closed Within 90 Days of Opening | \$10.00 |
| IRA Closing or Transfer | \$25.00 |
| Account Research | |
| Hourly Fee (1 hour minimum) | \$30.00 |
| Cancelled Check Copy | \$1.00 |
| Statement Copy | \$5.00 |
| Subpoena/Summons/Legal Issue Research Fee | \$100.00 |
| (1 hour minimum) | |
| ATM / Check Card | |
| Replacement Card | \$5.00 |
| VISA Check Card | FREE |
| ATM Card | FREE |
| * Non-Stockman Bank ATM Fee | \$1.00 |
| *In addition to the terminal fee charged by the ATM Owner | |
| Bank Check | |
| | |
| Official Check | \$5.00 |
| Online Banking | \$5.00 |
| | \$5.00 FREE |
| Online Banking | |
| Online Banking Online Banking Electronic Bank Access Online Statements (must have Online Banking) Bill Pay (Consumer Electronic Bill Pay) | FREE |
| Online Banking Online Banking Electronic Bank Access Online Statements (must have Online Banking) Bill Pay (Consumer Electronic Bill Pay) Consumer Checking Accounts | FREE FREE |
| Online Banking Online Banking Electronic Bank Access Online Statements (must have Online Banking) Bill Pay (Consumer Electronic Bill Pay) Consumer Checking Accounts Currency and Coin | FREE FREE FREE |
| Online Banking Online Banking Electronic Bank Access Online Statements (must have Online Banking) Bill Pay (Consumer Electronic Bill Pay) Consumer Checking Accounts Currency and Coin Per Order/Transaction | FREE FREE |
| Online Banking Online Banking Electronic Bank Access Online Statements (must have Online Banking) Bill Pay (Consumer Electronic Bill Pay) Consumer Checking Accounts Currency and Coin Per Order/Transaction Dormant Account | FREE FREE FREE Varies by Location |
| Online Banking Online Banking Electronic Bank Access Online Statements (must have Online Banking) Bill Pay (Consumer Electronic Bill Pay) Consumer Checking Accounts Currency and Coin Per Order/Transaction Dormant Account Monthly Fee if balance drops below \$100 | FREE FREE FREE |
| Online Banking Online Banking Electronic Bank Access Online Statements (must have Online Banking) Bill Pay (Consumer Electronic Bill Pay) Consumer Checking Accounts Currency and Coin Per Order/Transaction Dormant Account Monthly Fee if balance drops below \$100 (in addition to regular service charges) | FREE FREE FREE Varies by Location |
| Online Banking Online Banking Electronic Bank Access Online Statements (must have Online Banking) Bill Pay (Consumer Electronic Bill Pay) Consumer Checking Accounts Currency and Coin Per Order/Transaction Dormant Account Monthly Fee if balance drops below \$100 (in addition to regular service charges) Assessed if no customer initiated transaction | FREE FREE FREE Varies by Location |
| Online Banking Online Banking Electronic Bank Access Online Statements (must have Online Banking) Bill Pay (Consumer Electronic Bill Pay) Consumer Checking Accounts Currency and Coin Per Order/Transaction Dormant Account Monthly Fee if balance drops below \$100 (in addition to regular service charges) Assessed if no customer initiated transaction during the following durations: | FREE FREE FREE Varies by Location \$5.00 |
| Online Banking Online Banking Electronic Bank Access Online Statements (must have Online Banking) Bill Pay (Consumer Electronic Bill Pay) Consumer Checking Accounts Currency and Coin Per Order/Transaction Dormant Account Monthly Fee if balance drops below \$100 (in addition to regular service charges) Assessed if no customer initiated transaction during the following durations: Savings Accounts | FREE FREE FREE Varies by Location \$5.00 |
| Online Banking Online Banking Electronic Bank Access Online Statements (must have Online Banking) Bill Pay (Consumer Electronic Bill Pay) Consumer Checking Accounts Currency and Coin Per Order/Transaction Dormant Account Monthly Fee if balance drops below \$100 (in addition to regular service charges) Assessed if no customer initiated transaction during the following durations: | FREE FREE FREE Varies by Location \$5.00 |

| Foreign Exchange* | |
|--|----------------------------|
| Currency Order (plus correspondent bank charges) *non customers pay in advance | \$20.00 |
| Draft Order (plus correspondent bank charges) | \$25.00 |
| **Foreign Return (plus correspondent bank charges) | \$25.00 |
| **Foreign Collection (plus correspondent bank charges) | \$35.00 |
| **Foreign Deposited Item (Assessed after exchange is calculated) | \$2.00 |
| Overdraft Item Fee | |
| Checking (per item*) - max 7 per day | \$15.00 |
| Savings (per item*) - max 7 per day | \$15.00 |
| *Itama in all rale presents a visual debits ATA4 with already and transfers Daint of Cale /F | OCI transactions tolombons |

*Items include preauthorized debits, ATM withdrawals and transfers, Point of Sale (POS) transactions, telephone transfers, online bill payments, internet banking transactions and in-bank withdrawals as well as checks. (Excludes ATM withdrawals and one time debit card transactions on accounts for which we have not received consent to overdraft for such transactions.)

| Night Depository Bags | | |
|-------------------------------|---------|--|
| Locking | \$25.00 | |
| Non-Locking | \$5.00 | |
| Stop Payment-Item Charge | | |
| In Person/Phone/Mail | \$30.00 | |
| Online/Internet Banking | \$20.00 | |
| (specific check only) | | |
| Wire Transfers | | |
| Incoming - Pay upon proper ID | \$75.00 | |
| Domestic Incoming | FREE | |
| Domestic Outgoing | \$25.00 | |
| Foreign | \$50.00 | |
| (adjusted for correspondent | | |
| bank charges) | | |
| | | |

All transfer fees/sweep will be listed on the monthly statement as an Internal/External transfer fee.

| Miscellaneous | |
|--|----------|
| Account Balancing Assistance\fee is per hour (1 hour minimum) | \$30.00 |
| External Transfer to Non-Stockman Bank Account | \$5.00 |
| One-Way Sweep ("External/Internal Transfer Fee") (per each sweep occurrence/transaction) | \$4.00 |
| Collection (per item) | \$30.00 |
| Duplicate Statement (per statement) | \$5.00 |
| Garnisment, Levy or Execution (per account) | \$100.00 |
| Gift Cards | \$5.00 |
| Notary Service | FREE |
| Notary Service - Non Customer | \$2.00 |
| Return Mail Fee (per undeliverable address) | \$5.00 |
| Paper Statement (per cycle) applies to HSA accounts, Direct Checking and Direct Savings | \$5.00 |
| Special Statement Cutoff (per statement) | \$5.00 |
| Safe Deposit Box Fees (location specific depending upon box size) | Varies |

Revised 2/27/2024

LOCATIONS /

BELGRADE

Stockman Bank

6050 Jackrabbit Lane | 406-388-5025

Stockman Insurance

6050 Jackrabbit Lane | 406-585-4340

BIGFORK

Stockman Bank

8165 Montana Highway 35 | 406-751-7060

BIG SKY

Stockman Insurance

115 Aspen Leaf Drive, Suite 1A | 406-995-3119

BILLINGS

Stockman Bank

2700 King Avenue West | 406-655-2700 800 Main Street | 406-896-4800 1450 Shiloh Road | 406-655-3900 402 North Broadway | 406-655-2400 1405 Grand Avenue | 406-371-8100

Stockman Insurance

1405 Grand Avenue | 406-896-4870

Stockman Wealth Management

402 North Broadway | 406-655-3960

BOZEMAN

Stockman Bank

1815 South 19th Avenue | 406-556-4100 1433 North 19th Avenue | 406-556-4130 801 W Main St, Unit #1B | 406-585-4360

Stockman Insurance

1433 N 19th Avenue | 406-585-4340

Stockman Wealth Management

1433 North 19th Avenue | 406-585-4357

CONRAD

Stockman Bank

420 South Main Street | 406-278-8200

Stockman Insurance

419 South Main Street | 406-278-8225

CUT BANK

Stockman Bank

125 West Main Street | 406-873-9400

DILLON

Stockman Bank

590 North Montana | 406-683-1600

GERALDINE

Stockman Bank

311 Main Street | 406-737-4288

GLENDIVE

Stockman Bank

204 West Bell | 406-377-1000

Stockman Insurance

204 West Bell | 866-439-8448

Stockman Wealth Management

204 West Bell | 406-377-1009

GREAT FALLS

Stockman Bank

2425 10th Avenue South | 406-771-2770 25 5th Street North | 406-771-2740 711 3rd Street Northwest | 406-771-2325

Stockman Insurance

25 5th Street North | 406-771-2755

HAVRE

Stockman Bank

324 Third Avenue | 406-265-3800

HELENA

Stockman Bank

5 West Lyndale Avenue | 406-447-9021 3094 North Sanders Street | 406-447-9000

Stockman Insurance

25 Neil Avenue, Suite 209 | 406-447-9046

Stockman Wealth Management

3094 North Sanders Street | 406-447-9050

HYSHAM

Stockman Bank

719 Elliott Avenue | 406-342-5214

KALISPELL

Stockman Bank

1 South Main Street | 406-300-7800 2405 US Highway 93 North | 406-751-5070 1825 US Highway 93 South, Ste. F | 406-300-7830

Stockman Insurance

1 South Main Street | 406-300-7819

Stockman Wealth Management

1 South Main Street | 406-300-7810

LEWISTOWN

Stockman Bank

1716 West Main Street | 406-535-8370



MANHATTAN

Stockman Bank

100 East Wooden Shoe Lane | 406-284-3100

MILES CITY

Stockman Bank

700 Main Street | 406-234-8420 800 South Haynes Avenue | 406-234-8436

Stockman Insurance

720 Main Street | 866-441-8485

Stockman Wealth Management

700 Main Street | 406-377-1009

MISSOULA

Stockman Bank

321 West Broadway | 406-258-1400 3615 Brooks Street | 406-258-1370 3301 Great Northern Avenue | 406-540-4600

Stockman Insurance

321 West Broadway | 406-258-1426

Stockman Wealth Management

321 West Broadway | 406-258-1450

PLAINS

Stockman Bank

108 East Railroad Avenue | 406-826-3662

PLENTYWOOD

Stockman Bank

405 West 1st Avenue | 406-765-2460

RICHEY

Stockman Bank

102 South Main Street | 406-773-5521

Stockman Insurance

102 South Main Street | 406-773-5762

SIDNEY

Stockman Bank

301 West Holly Street | 406-433-8600

Stockman Insurance

301 West Holly Street | 866-439-8448

Stockman Wealth Management

301 West Holly Street | 406-433-8600

STANFORD

Stockman Bank

103 Central Avenue | 406-566-2238

Stockman Insurance

103 Central Avenue | 406-535-5696

TERRY

Stockman Bank

117 Logan Avenue | 406-635-5591

WHITEFISH

Stockman Bank

6588 Highway 93 South | 406-863-7900

Stockman Insurance

6588 Highway 93 South | 406-300-7829

Stockman Wealth Management

6588 Highway 93 South | 406-863-7900

WIBAUX

Stockman Bank

120 South Wibaux Street | 406-796-2424

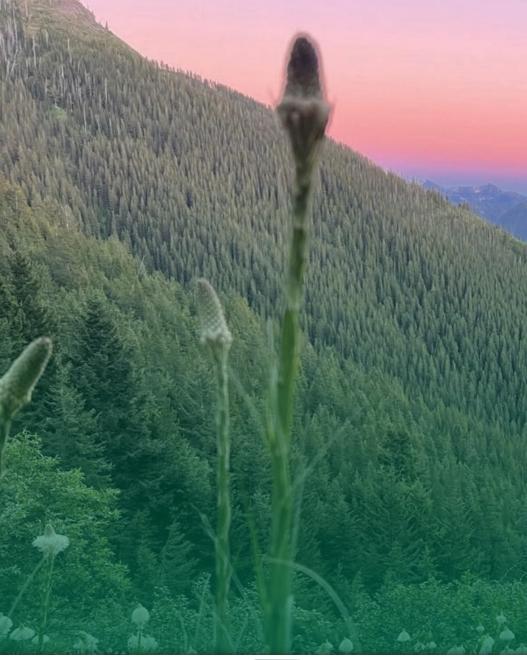
WORDEN

Stockman Bank

2450 Main Street | 406-967-3612

Stockman Insurance

2450 Main Street | 406-896-4868





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