



FIRST BANK

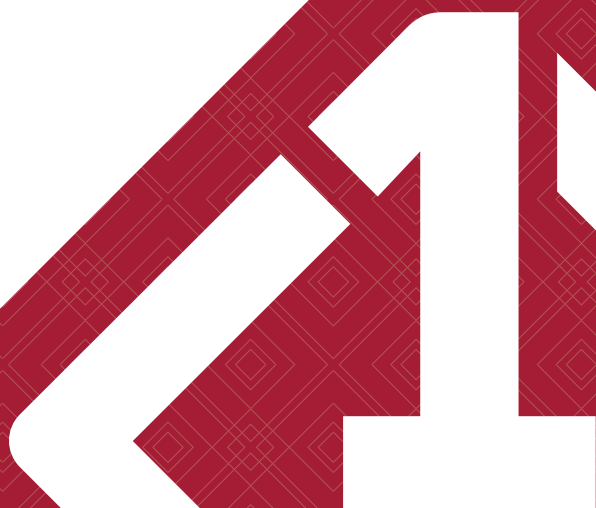
— OF WYOMING —

DIVISION OF GLACIER BANK

**Frequently Asked Questions
pertaining to COVID-19**



www.GoFirstBank.com



FAQs pertaining to Coronavirus (COVID-19)

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Q. There is a lot of information circulating about the Coronavirus (COVID-19), how do I know what I hear is accurate?

A. First Bank of Wyoming encourages our customers and employees to only use trusted resources when looking for information regarding the Coronavirus (COVID-19). The following are links to several trusted resources providing up-to-date details about Coronavirus (COVID-19):

Wyoming Department of Health:

<https://health.wyo.gov/publichealth/infectious-disease-epidemiology-unit/disease/novel-coronavirus/>

U.S. Federal Government's Official Coronavirus Website:

<https://www.coronavirus.gov/>

Centers for Disease Control and Prevention:

<https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

Federal Emergency Management Agency (FEMA):

<https://www.fema.gov/>

Federal Deposit Insurance Corporation (FDIC):

<https://www.fdic.gov/coronavirus/index.html>

Consumer Finance Protection Bureau:

<https://www.consumerfinance.gov/coronavirus/>

The Federal Trade Commission:

<https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

First Bank of Wyoming, Division of Glacier Bank:

<https://www.GoFirstBank.com/CoronavirusUpdates>

Please remember that First Bank of Wyoming will never call, text, or email you asking for you to provide your account number or personal information. We already have this information on file. If you have any questions, please call your local Branch office during our normal business hours.

Q. Have the business hours for First Bank of Wyoming been affected by Coronavirus (COVID-19)?

A. First Bank of Wyoming's hours have not changed as a result of COVID-19. You will notice that our lobby access has been limited and we are directing all normal Teller transactions through our Drive-up facilities at each of our Branch locations. Our Lenders and Personal Bankers are available Monday through Friday during normal business hours to visit with you via telephone, email, and scheduled appointment. Please contact your local Branch for additional information regarding your banking needs. Also, we encourage you to visit our website (www.GoFirstBank.com) for future updates.



Q. With the Branch lobby being temporarily unavailable, can I still access my Safe Deposit Box?

A. Yes, you will need to contact your local branch by telephone during normal lobby business hours in order to arrange a visit to your safe deposit box.

Q. How do I get a new debit card?

A. Contact us through your local Branch office via telephone during normal business hours. We will produce your new card that day and arrange to deliver it to you at our Drive-up window. You will need to show your valid ID when picking up your new card. You will also be given instructions how to reset your PIN for your new card. You will need to reset your PIN prior to using the new card at an ATM or doing a debit purchase transaction.

Q. Can I use my First Bank of Wyoming ATM/Debit Card at any ATM?

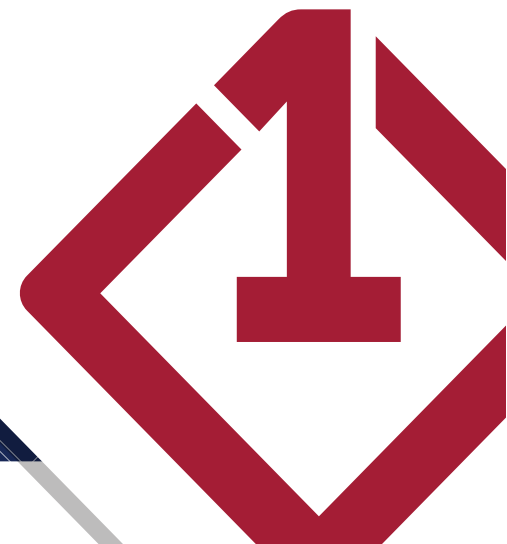
A. Our Debit Cards will work at any ATM that displays the Plus and Star ATM network logos as shown on the back of your card. When you use any of the ATMs within the Glacier Family of Banks network, there is no transaction fee. Please keep in mind that ATMs outside of the Glacier Family of Banks network may charge a transaction fee in the amount determined by the Bank or Institution that owns that ATM. Visit www.GoFirstBank.com to see a list of all Glacier Family of Banks ATMs.

Q. Is the Bank's ATM Network affected by the COVID-19 outbreak?

A. Our ATM network is operational 24 hours a day, 7 days a week. You can find a list of our ATM locations on our website: www.GoFirstBank.com. Please keep in mind that if an ATM is located inside of a business that has limited its access to public traffic, then that ATM may not be accessible. We are working to keep our website updated with the most current information.

Q. Are your ATMs being sanitized?

A. Since ATMs are publicly accessible, we can make no guarantees that the ATMs are sanitized after each and every transaction. It is encouraged for customers to wash their hands and/or use hand sanitizer following their use of an ATM.



Q. Will my money be safe in First Bank of Wyoming?

A. First Bank of Wyoming, Division of Glacier Bank is insured by the Federal Deposit Insurance Corporation (FDIC), and as such each depositor is insured to at least \$250,000. The FDIC is backed by the full faith and credit of the United States government. If you require more coverage, please contact your local Branch office to take advantage of additional options. We encourage you to transfer any funds from non-insured accounts at other companies (ex: fintech apps and mobile wallet apps) that you are not currently using. Funds in these accounts may not be insured. For more information and details regarding FDIC insurance coverage for depositors, please visit www.fdic.gov.

It is also important for you to know that any currency stored in your safe deposit box is not covered by FDIC insurance. If you have currency stored in a safe deposit box, it is recommended that you deposit it into a bank account (i.e. checking, savings, money market, certificate of deposit) to make the funds eligible for FDIC insurance. If you need to access your safe deposit box, please arrange an appointment with your local Branch during normal business hours.

Q. How should I make a deposit while your lobby is temporarily unavailable?

A. We are temporarily directing all Teller transactions to our drive-up facilities. Please visit our website (www.GoFirstBank.com/locations) to see a list of our drive-up locations.

Additionally, if you are enrolled in our Mobile Banking service, you can make check deposits using the camera on your mobile device in conjunction with our Mobile Banking app. Please contact your local Branch office for more details.

Furthermore, if your employer offers direct deposit for your paycheck, we recommend you learn more about that service and determine if it is right for you. When receiving your paycheck by direct deposit, the funds are added to your account without any action required on your part. Whether you're out of town or too busy to make it to the bank, your account will be credited.



Q. What can I do through the Bank's Online Banking service?

A. Online Banking is a safe, secure way to do your banking whenever and wherever you need it, anywhere you have internet access. Our Online Banking service allows you to do the following:

- Conveniently transfer funds between accounts
- Stay on top of your accounts by viewing current transactions, seeing actual images of checks and deposit slips
- Access bank statements
- Download account information to most financial management software, word processing document or even a spreadsheet
- Easily and conveniently make loan payments
- Set up email/text alerts
- Order checks and much more

To enroll in Online Banking, visit our website at www.GoFirstBank.com and click on the Online Banking link on our homepage.

Q. What can I do through the Bank's Mobile Banking service?

A. Our Mobile Banking app is a solution that enables you to use your mobile device to initiate routine transactions and conduct research anytime, from anywhere. Our Mobile Banking app makes it easy to do the following banking activities:

- Review account balances and transaction history (Checking, Savings, Money Market, Certificates of Deposit, Loans, and Lines of Credit)
- Initiate account transfers
- Pay bills for FREE
- Make check deposits using the camera on your mobile device and our Mobile Check Deposit Service. This service can be further explained by contacting the Bank.
- View account alerts

To use our Mobile Banking app, you must first be a current Online Banking customer. Once you have successfully enrolled in our Online Banking service, you can sign up for Mobile Banking by simply downloading the Glacier Family of Banks mobile app from the App Store to your mobile device.



Look for this app icon when you search for Glacier Family of Banks in the App Store.



Q. How concerned should I be about fraud during COVID-19?

A. Unfortunately criminals will use COVID-19 to target the public. Please visit the following websites for helpful information regarding scams, fraud, and identity theft:

The Consumer Finance Protection Bureau:

<https://www.consumerfinance.gov/consumer-tools/fraud/>

The Federal Trade Commission:

<https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

Please remember that First Bank of Wyoming will never call, text, or email you asking for you to provide your account number or personal information. We already have this information on file. If you have any questions, please call your local Branch office during normal business hours.

Q. How do I open a new account while your lobby is temporarily unavailable?

A. We have an option on our website for you to open personal accounts online. Please visit www.GoFirstBank.com, and click the “Personal” tab on our homepage. You will then see a link to “Open an Account”. If you need to open a business account, we’d be happy to arrange an appointment with a New Accounts Representative or Personal Banker.

If opening an account online is not an option: we’d be happy to set up an appointment for you to visit with one of our Bankers during our normal business hours to help get your new account opened.

Q. Many schools and care centers are closed; what are you doing to help your employees?

A. Our employees are our most valuable resource, and we understand that they may require flexibility during this time. We continue to support our team members who are unable to work because of illness, school closures, or other impacts of the coronavirus outbreak.



Q. The Federal Funds Rate has been lowered, can I lower the interest rate on my loan?

A. The Federal Funds Rate is the rate a Bank can borrow money overnight to help maintain desired liquidity levels. The Federal Funds Rate does not directly equate to the interest rate at which Banks lend money to their customers. A margin exists between the Federal Funds Rate and the interest rate on a loan.

First Bank of Wyoming will evaluate each request for an interest rate reduction on a case-by-case basis looking at risk, payment history, and overall market conditions. If you would like to discuss lowering your interest rate, please contact your Lender during normal business hours for additional details.

Q. What will happen if my business slows down and I can't make my loan payment(s)?

A. We are handling payment deferments on a case-by-case basis. Should this become necessary, please contact your Lender during normal business hours to discuss your options.

Q. I've heard about the SBA providing new loan programs to help business owners affected by COVID-19. Can I take advantage of these programs?

A. We encourage you to contact a Commercial Loan Officer at your local Branch office during normal business hours to get more information about the SBA loan programs that are available to help small businesses. In some instances you may need to contact SBA directly.

Q. How do I send a wire transaction while your lobby is temporarily closed?

A. Contact us through your local Branch office via telephone during normal business hours. We will complete the wire form for you over the telephone. If you do not have a phone/fax wire authorization agreement on file with our Bank, we will arrange a time during normal business hours for you to meet us in person at the Branch office where you will personally sign the wire form. You will need to come prepared to show a valid ID when signing the wire form. We also request that you bring a copy of the written wire instructions with you so we can attach them to the completed wire form. Prior to the Bank sending out your wire, we will contact you via telephone to re-confirm the wire information and instructions. If you have a valid phone/fax agreement on file with our Bank, you will not be asked to come to our office to personally sign the wire form. Under no circumstances will we accept a wire request via email. We will only accept a wire request via telephone, fax, and in person. We also will not accept hand-written wire forms.

