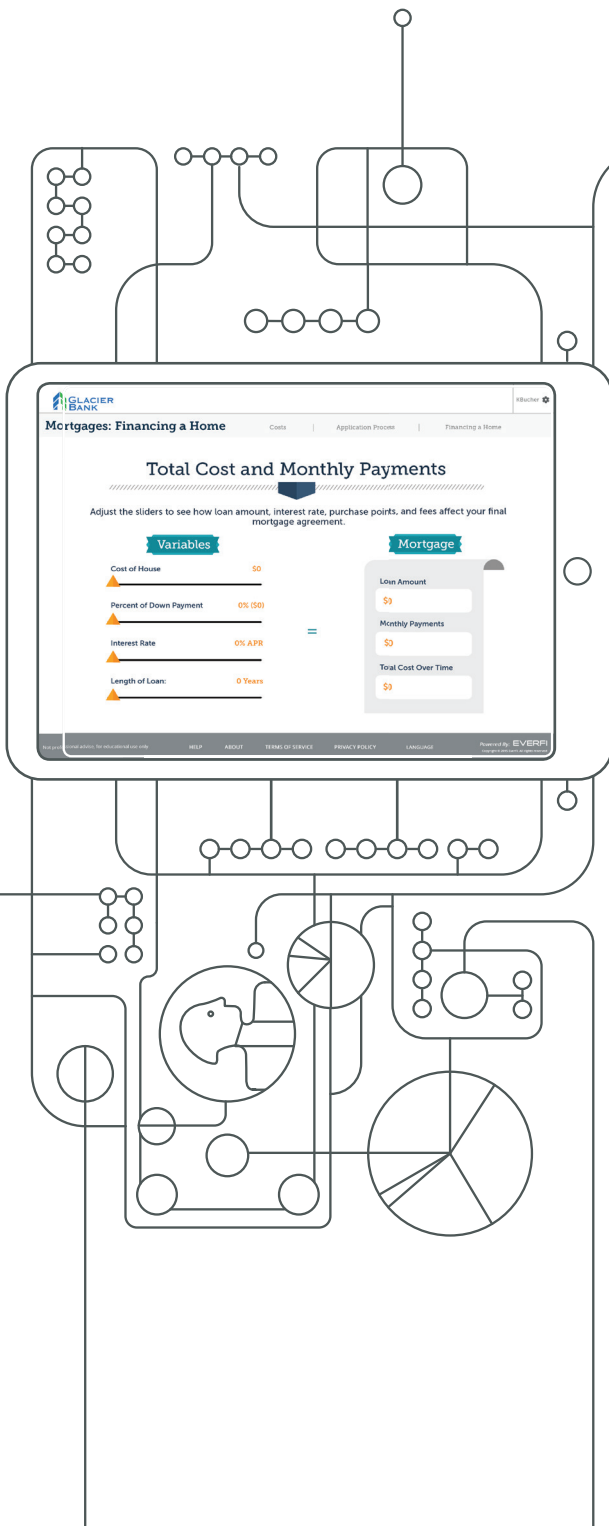


Financial Literacy is for Everyone

Glacier Family of Banks' Broad Community Outreach



For Montana-based Glacier Bancorp, a regional bank holding company providing services in 88 communities across six states through its Glacier Family of Banks, financial literacy is for everyone. Through its partnership with EVERFI, Glacier offers a broad range of programs designed to offer free, online financial education programs to employees, customers, community organizations, students of all ages, and even the general public.

Empowering Employees to Engage the Community

Any successful financial literacy outreach begins with a well-informed staff. Through its employee wellness program, Glacier encourages its employees to become familiar with EVERFI's programs in order to share them with their customers, clients, family, and friends. Members of the Board of Directors participate in this outreach as well, showing the extent to which top-level management has bought into the program.

Indeed, many divisions have gone a step beyond the wellness program, offering creative incentives for employees to complete modules in the form of a drawing to win a deposit into a savings account, an afternoon off from work, or a gift card. The results have been extremely positive: 1,672 employees have registered for the program of the 2,270 who have received the offer, a response of over 73%. Of those participating, 9 out of 10 attested that they learned something new, and 94% would recommend the course to others.

Expanding Adult Consumer Outreach

Employee enthusiasm provided a springboard for the recent launch of Glacier's Financial Foundations for Adults education program, designed to expand programming to clients, customers, and the public. Of the registrants to date, 47% were referred to the program by a Glacier Division employee, highlighting the extent to which staff training has successfully spurred promotional efforts.

The divisions are promoting the new program through in-branch fliers, radio advertising, and their Facebook pages. And in order to foster in-branch promotion, EVERFI assisted in the creation of informational wallet-sized cards for each Glacier Division; the cards will be included in new account packets, loan documents, and in outreach to community organizations whose members also stand to benefit from the program, such as The United Way.

Along with the actual content of the programs, Glacier also found value in the data-tracking features that come with the programs. "The tracking feature assists us in identifying income levels without attaching those levels to names," says Karin Hergesheimer, VP, CCBCO and corporate CRA officer at Glacier. "That's been very beneficial. The data and reporting we receive from EVERFI have worked very well behind the scenes to help us track impact." This kind of tracking is also utilized by the bank to receive Community Reinvestment Act (CRA) consideration.

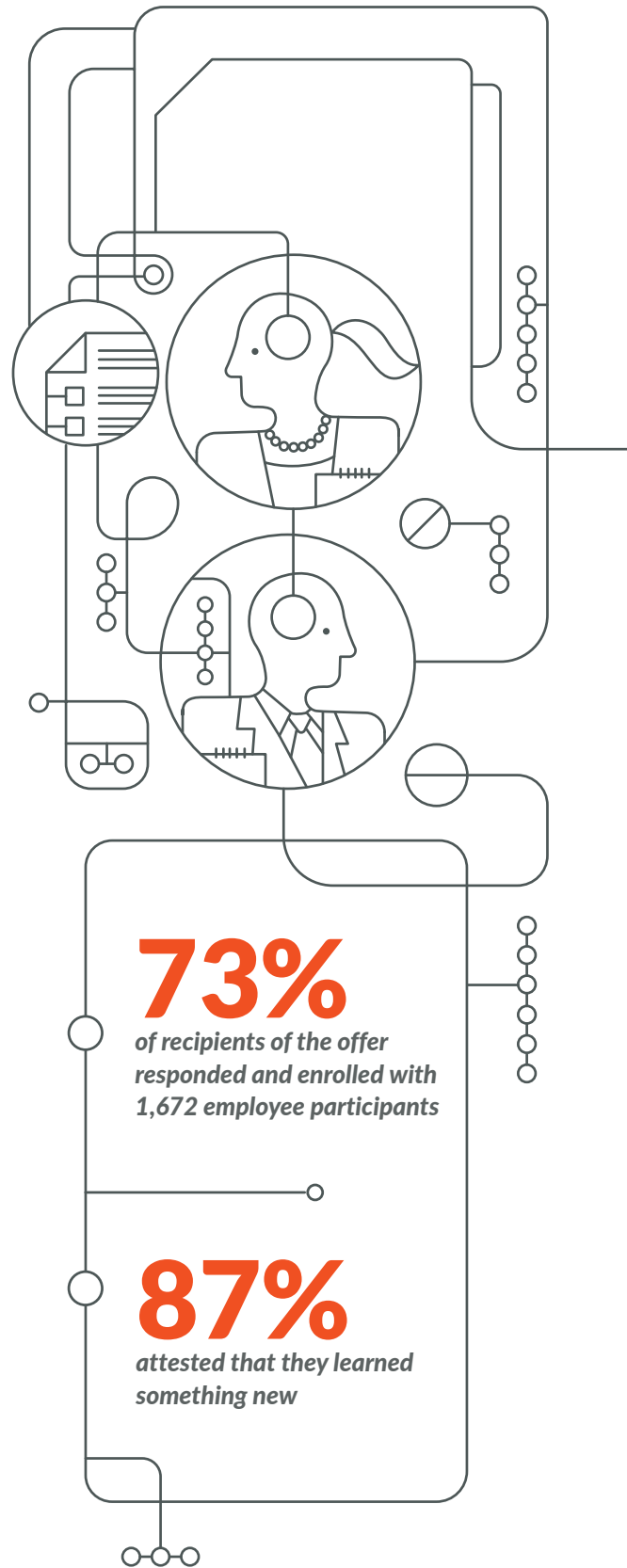
Taking It to the Schools

Realizing that financial education needs to start early, Glacier partnered with EVERFI to make its programs available to area schools. From an initial partnership with 37 schools, the program has blossomed to include 84 institutions of all grade levels.

The student-focused programs are interesting and interactive for the students. To supplement the programs and build stronger connections, bank employees also make personal visits to the classrooms, expanding on the information provided in the modules, answering questions, and participating in panels. This combination of digital and personal outreach to schools has the extra benefit of boosting the bank's image with future customers. Hergesheimer relates: "As one of the employees was leaving the school, one of the students looked out the window and said to his teacher: 'You know it's really cool that those bigwigs from the bank care about us.'"

The Multiplier Effect

By working through multiple channels, the bank's financial literacy outreach benefits from a multiplier effect. The employee program raises awareness, allowing staff to then participate with greater enthusiasm and knowledge in the adult program. Top-level buy-in means that all levels of the bank are committed to achieving the program's goals. Finally, the school programs provide needed financial education to youth, while helping to achieve compliance goals with CRA and strengthening Glacier's relationship with its community—and future customer base. The ability to help employees, youth, and adults in this broad community outreach plan allows Glacier to have an optimal impact across its entire community.



Learn more about EVERFI Financial Education at everfi.com/FinEd or call (202) 871-9292.