



*6 ways to protect your Mountain West Bank debit card's security and availability while traveling.*



# Planes, Trains, and Debit Cards

## It's a short trip to your nearest branch.

Whatever your financial destinations might be, we'll help get you there safely and securely. Talk with us and get started today.

### IDAHO

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433 N. 16th St.  
(208) 336-2830

800 W. Bannock St.  
(208) 345-1698

80 S. Cole Rd.  
(208) 375-1530

**Bonniers Ferry**  
7186 First St.  
(208) 267-3102

**Coeur d'Alene**  
125 Ironwood Dr.  
(208) 765-0284

1715 W. Kathleen Ave.  
(208) 763-3509

**Eagle**  
1539 E. Iron Eagle Dr.  
(208) 938-8472

**Hailey**  
206 N. Main St.  
(208) 578-0449

**Hayden**  
305 W. Prairie Ave.  
(208) 772-0602

**Ketchum**  
331 N. Leadville Ave.  
(208) 622-1639

#### Meridian

2970 E. St. Luke's Dr.  
(208) 855-9105

4250 E. Fairview  
(208) 376-0471

**Nampa**  
1223 12th Ave. Rd.  
(208) 463-2974

2024 Caldwell Blvd.  
(208) 466-2712

**Ponderay**  
476655 Hwy. 95 N.  
(208) 265-2232

**Post Falls**  
709 E. Seltice Way  
(208) 777-0160

**Sandpoint**  
1323 Hwy. 2  
(208) 255-2046

**UTAH**  
**Brigham City**  
110 S. Main  
(435) 723-9512

**Park City**  
1776 Park Ave.,  
Suite 101  
(435) 649-3369

### WASHINGTON

#### Ione

217 Main St.  
(509) 442-3516

**Newport**  
330 N. Washington Ave.  
(509) 447-5641

**Spokane Valley**  
12321 E. Mission Ave.  
(509) 891-0792

**Residential Lending Offices IDAHO**

**Coeur d'Alene**  
101 Ironwood Dr.  
Ste. 148  
(208) 765-0284

**Meridian**  
2950 E. Magic View Dr.,  
Suite 140  
(208) 855-9105

**Sandpoint**  
1323 Hwy. 2  
(208) 255-2046

**WASHINGTON**  
**Spokane Valley**  
12321 E. Mission Ave.,  
2nd Floor  
(208) 891-0792



Most offices open: Mon. – Fri.: 9:00 – 6:00  
Many have extended hours!

800-641-5401 | [WWW.MOUNTAINWESTBANK.COM](http://WWW.MOUNTAINWESTBANK.COM)



**Mountain West Bank**  
Division of Glacier Bank

**Follow these simple rules and focus on making the most of your travels, knowing your Mountain West Bank debit card will be ready when you are.**

To protect you from fraud and unauthorized transactions, Mountain West Bank has established a strict security system that monitors your card's activity. When the system detects an out-of-the-ordinary transaction, like one from a city or type of business you don't usually visit, your card might be blocked and future transactions could be declined.

As inconvenient and embarrassing as that can be at home, it can be especially so when you're on vacation or on an important business trip. Fortunately, we have created six convenient ways to make sure you can always use your card no matter where you are.

**1 Tell us where you're going.**

Before you leave, call our Customer Support Department at 1-800-641-5401 or stop by any Mountain West Bank branch and give us the following information:

- where you are going
- the dates of your travel
- a phone number where we can reach you in case we must confirm a transaction while you're away
- the names of others on your account who will be traveling with you.

**2 Get unblocked.**

Certain countries and regions have an unusually high rate of fraudulent transactions. Mountain West Bank, therefore, blocks transactions from these areas. Before you travel out of your area or the country, contact our Customer Support Department so we can review the area you will be traveling to for possible blocks.

**3 Your PIN is your protection.**

A favorite strategy of identity thieves is to use your card information in "credit" mode (in which you only sign your receipt without using your PIN). For that reason, we block credit transactions from certain merchant categories throughout the U.S. You can ensure your transactions will be approved by using your card in "debit" mode and entering your PIN.

To ensure the security of your PIN, the bank does not keep any record of it. Nor can we change it over the phone.

**4 Make sure you're covered.**

It's not widely known, but hotels and car rental agencies regularly authorize your card for more than the final amount on your bill, which can unexpectedly tie up needed funds. Make sure you have enough money in your account to cover these initial authorizations, as well as your other expenditures. It's a good idea to ask your hotel and car rental agency how much extra they will be authorizing so you can put enough money in your account to cover them.

**5 Have a backup card.**

Sometimes, no matter how well you plan your trip, things may happen that you don't expect. Having a second card available for emergency situations, whether a credit card or another debit card, can literally save your trip.

**6 Sign up for the SMS Guardian fraud protection service.**

Mountain West Bank's SMS Guardian saves you money in two ways. First, it's free. Second, it immediately notifies you through a text message when a suspicious transaction takes place. Finally, it's very easy to enroll. Just visit [www.mountainwestbank.com/persCardsVisaDebit.cfm](http://www.mountainwestbank.com/persCardsVisaDebit.cfm). Or contact us, and we'll take care of it. (Text message and data rates may apply.)

Customer Support Department open:  
Monday – Friday  
7:00 a.m. – 6:00 p.m. Pacific Time  
8:00 a.m. – 7:00 p.m. Mountain Time

Saturday  
9:00 a.m. – 2:00 p.m. Pacific Time  
10:00 a.m. – 3:00 p.m. Mountain Time

**Phone toll free: 1-800-641-5401**

Email: [service@mountainwestbank.com](mailto:service@mountainwestbank.com)

For security reasons, please do not include your account number or card information in your email. Just send us your name and the last four digits of the number on the card with which you are having problems.

