

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



As part of the **Glacier Family of Banks**, we provide a range of services for our customers across six western states. While traveling, you can take advantage of no fee ATM use and account access at our branches. For a list of branch locations and hours, visit **MountainWestBank.com**, or call **1-800-641-5401** for more information.

**GLACIER**  
FAMILY OF BANKS

**Mountain West Bank**  
Bank of the San Juans  
North Cascades Bank  
Citizens Community Bank  
Glacier Bank  
First Security Bank  
Valley Bank of Helena  
First Bank of Montana  
Western Security Bank  
Big Sky Western Bank  
First Bank of Wyoming  
First State Bank  
Foothills Bank

**It's a short trip to your nearest branch**

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

**IDAHO**

- Boise**  
433 N. 16th St.  
800 W. Bannock St.  
80 S. Cole Rd.
- Bonnets Ferry**  
7186 First St.
- Coeur d'Alene**  
125 Ironwood Dr.  
1715 W. Kathleen Ave.
- Eagle**  
1539 E. Iron Eagle Dr.
- Hailey**  
206 N. Main St.
- Hayden**  
305 W. Prairie Ave.

**Ketchum**  
331 N. Leadville Ave.

**Meridian**  
1660 N. Eagle Rd.  
2970 E. St. Lukes Dr.  
(drive thru only)

**Nampa**  
1223 12th Ave. Rd.  
2024 Caldwell Blvd.

**Ponderay**  
476655 Hwy. 95 N.

**Post Falls**  
709 E. Seltice Way

**Sandpoint**  
1323 Hwy. 2

**UTAH**

- Brigham City**  
110 S. Main
- Park City**  
1776 Park Ave., Suite 101

**WASHINGTON**

- Ione**  
217 Main St.
- Newport**  
330 N. Washington Ave.
- North Spokane**  
7407 N. Division
- Spokane Valley**  
12321 E. Mission Ave.

**Residential Lending Offices**

**IDAHO**

- Coeur d'Alene**  
101 Ironwood Dr.,  
Suite 148
- Meridian**  
1660 N. Eagle Rd.
- Sandpoint**  
1323 Hwy. 2, Suite 200

**WASHINGTON**

- North Spokane**  
7407 N. Division
- Spokane Valley**  
12321 E. Mission Ave.,  
2nd Floor

Most offices open: Mon-Fri, 8:30am-6pm  
**800-641-5401**



MountainWestBank.com  
FDIC

**GLACIER**  
FAMILY OF BANKS

REN-050318



**Planes, Trains, and Debit Cards**



## 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, the transaction is 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 as a matter of policy. If you are traveling domestically or internationally, contact our Customer Support Department at 800-641-5401 so we can unblock your card in these places before you depart.

### 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.

### 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 Debit Card Guard.

Mountain West Bank's Debit Card Guard 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 rate may apply.)

## Customer Support Department

### Open:

#### Monday – Friday

6:00 a.m. – 7:00 p.m. Pacific Time

7:00 a.m. – 8:00 p.m. Mountain Time

#### Saturday

8:00 a.m. – 3:00 p.m. Pacific Time

9:00 a.m. – 4:00 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, just send us your name and the last four digits of the number on your card that is causing you problems.



**Mountain West Bank**

Division of Glacier Bank

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