



A Letter from CEO Rick Hart

I want to personally welcome you to our website and to Mountain West Bank. As a financial institution, it seems only fitting that we think in numbers. However, I'm here to tell you that at Mountain West Bank, you're anything but a number.

Here, you bank with real people—in person or on the phone—not an automated voice on the other end of the line. We value one-on-one customer service; it's our specialty. At the same time, we embrace the effectiveness and efficiency of today's technology—that's why we offer easy online banking where you can monitor your accounts, transfer funds, view bank statements and more—anywhere you are, 24 hours a day, seven days a week. No matter how you do your banking, we're here for you when you need us.

As we celebrate nearly two decades of banking, we're committed to remaining independent and locally owned. We're well aware of the hardships faced by many in this current economic climate, and I want you to know that Mountain West Bank continues to prosper, because with challenges come opportunities. I'm happy to report an 8.2 percent return to investors in 2008, which is a positive outcome given the general state of our financial system. As we navigate through this stubborn economy with you, we continually develop partnerships and programs that can benefit you during these times. We also assure you that our employees are well trained to help you get the most from your bank, while providing state-of-the-art products and superior service to you and your family.

At Mountain West Bank, we strive to create a unique family environment not only for our employees and customers, but also within the communities we serve. That's why we're dedicated to giving back to our hometowns by volunteering with Head Start, Big Brothers Big Sisters, local Humane Societies and other great organizations. We believe it's our duty to give something back—a spirit that runs through our entire company.

It's that spirit that keeps us growing and moving forward together. As a community-based bank, we're proud of who we are, what we do, and those we serve. We look forward to our continued friendship with long-time customers and the relationships we've established throughout Montana, as well as creating new ones along the way.

A handwritten signature in black ink that reads "Rick Hart". The signature is written in a cursive, slightly slanted style.