



The seven-stories-tall Nasdaq digital billboard on New York City's Time Square announces the award to Glacier Family of Banks.

April 7, 2016 – The Glacier Family of Banks was honored yesterday at the second annual *Innovation in Financial Education Awards* presented by Nasdaq and EverFi. The award recognizes the Banks significant efforts to improve the financial capability of Americans through unique digital learning initiatives. Thirty-five institutions were honored with this distinction at a ceremony hosted on April 6 at Nasdaq Marketsite in New York City. The Glacier Family of Banks includes Glacier Bank of Kalispell, First Security Bank of Missoula, Valley Bank of Helena, Big Sky Western Bank of Bozeman, Western Security Bank of Billings, First Bank of Montana, Lewistown; Mountain West Bank in Idaho, Utah and Washington; 1st Bank in Wyoming and Utah; Citizens Community Bank of Idaho, Bank of the San Juans in Colorado, First Bank of Wyoming, First State Bank in Wyoming and North Cascades Bank in Washington along with the Bank Holding Company Glacier Bancorp, Inc.

Honorees were selected based on a set of criteria that included the scale and reach of their financial education initiatives, the duration of their commitment, and unique employee volunteering activities that supplement their programs.

"Helping students and adults develop a foundation of financial understanding and capability is absolutely critical," said EverFi Founder and CEO Tom Davidson. "The organizations we're recognizing here today are tackling this issue head on and taking positive steps to prepare millions of individuals with the critical financial management skills needed to move our country forward."

Each Bank in the Glacier Bank Family is committed to providing students with the skills and knowledge needed to successfully navigate the increasingly complex financial world we live in. They have partnered with EverFi to bring Financial Foundations to local students at no cost to schools or taxpayers. Globally the Banks have reached over 4,150 students since inception of the programs September 2014. The web-based program uses the latest in simulation and gaming technologies to bring complex financial concepts to life for today's digital generation.

While more states are implementing standards in personal finance, only 17 states require high school students to take a course in personal finance, according to the Council for Economic Education (CEE). The Banks partner with EverFi and local schools to implement the Financial Literacy High School and Vault Grade School Programs on a co-curricular basis, providing students with the opportunity to develop healthy financial attitudes and behaviors in a classroom setting. Data collected from nearly 2,150 students who completed the programs in the 2015-2016 academic years revealed that students' financial understanding increased by an average 55% after interacting with the curriculum.

Administered by teachers in a classroom setting, the web-based course offers over six hours of programming on a variety of financial topics including credit scores, insurance, credit cards, student loans, mortgages, taxes, stocks, savings, 401k's and other critical concepts that map to national financial literacy standards. The platform uniquely tracks the progress and performance of every student.

Each Bank also offers on line adult financial literacy education through the Financial Foundations for Adults Program. It is offered free to community members, customers and non-customers alike, and to community based organizations and provides the foundation for the financial education for the Banks Credit Builder Loan Program. The education is also provided to bank employees through the Wellness Program. For more information on the adult program please visit the Bank's website or contact a bank representative.

First State Bank has locations in Wheatland, Torrington and Guernsey.

About Nasdaq

Nasdaq (Nasdaq:NDAQ) is a leading provider of trading, clearing, exchange technology, listing, information and public company services across six continents. Through its diverse portfolio of solutions, Nasdaq enables customers to plan, optimize and execute their business vision with confidence, using proven technologies that provide transparency and

insight for navigating today's global capital markets. As the creator of the world's first electronic stock market, its technology powers more than 70 marketplaces in 50 countries, and 1 in 10 of the world's securities transactions. Nasdaq is home to more than 3,700 listed companies with a market value of approximately \$9.6 trillion and nearly 10,000 corporate clients. To learn more, visit: nasdaq.com/ambition or business.nasdaq.com.

About EverFi

EverFi, Inc. is the leading education technology company focused on teaching, assessing, and certifying K-12 and college students in the critical skills they need for life. The company teams with major corporations and foundations to provide the programs at no cost to K-12 schools. Some of America's leading CEOs and venture capital firms are EverFi investors including Amazon founder and CEO Jeff Bezos, Twitter founder Evan Williams, and Google Chairman Eric Schmidt. Learn more at everfi.com