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MONTANA BEST IN BANKING

# Northwest Montana Banking

Historic community roots and cutting-edge technology make Three Rivers Bank of Montana the Northwest's premier bank.



The demand for state-of-the-art, customized banking services in northwest Montana has never been higher. "A better quality of life and a welcoming business environment are spurring on a great migration here. Strong, stable, full-service financial institutions are essential to fuel the local economy," says A.J. King, CEO and chairman of Three Rivers Bank of Montana, an independent, community-owned bank.

No one is more deeply rooted in northwest Montana than King, the second son of the bank's founders. With a team that includes Rotarians, Chamber members, board members of local museums, and others who support local philanthropic organizations such as Big Brothers Big Sisters of America, Little League®, and United Way, Three Rivers is dedicated to community well-being.

An alternative to "big box" banks, Three Rivers' customers have access to personalized care and sophisticated services, such as digital imaging of transactions and remote deposit capture. Two branches, an expansive ATM network, and online banking bring the bank's services anywhere at any time.

Customers can also benefit from Kasasa. Kasasa accounts require no minimum balance or monthly fees, refund ATM charges, and provide free digital banking. Depending on their balance, depositors can earn high interest rates or cash back.

Those who are age 50 and over can also qualify for the Heritage Club and gain free checking,

free money orders, and no-annual-fee credit cards as well as luncheons, parties, day trips, and escorted travel.

## Northwest Montana's Business Partner

The commercial line of Three Rivers competes well against mega-banks without losing focus on northwest Montana. Locally owned and controlled, its staff of banking specialists values long-term relationships over one-time transactions.

A streamlined underwriting process gives commercial borrowers a tremendous advantage: One call puts customers in touch with senior-level executives and decision-makers. "Because we have feet on the ground in the communities we serve, we understand the people, opportunities, and challenges unique to the local area," explains King. "This is especially important for business owners. Being able to act quickly to seize opportunities can spell the difference between operating a successful company and one that merely survives."

What does King see in the future for Three Rivers? "Our exceptional lifestyle, abundant resources, and plenty of places to grow will continue to draw people here," King says. "We're dedicated to adding the necessary technologies and services our dynamic population will need. We are particularly excited about launching an internal organizational quality improvement program, inspired by the book *The Advantage* by Patrick Lencioni, to build high-performing teams. Northwest Montana deserves nothing less."



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