

# Banking Made Personal

Strengthening communities for nearly 110 years, First Montana Bank is focused on western Montana.



It's a story you don't hear every day: Facing an urgent need for a commercial loan on a federal holiday, a businessman threw a Hail Mary. He called his banker at First Montana Bank on the off chance he'd pick up the phone. The banker did. Forty-eight hours later, the client's loan was approved.

First Montana Bank has a more than 100-year history of moving mountains to solve difficult problems for businesses and families throughout western Montana. "Our mission, since our founding, has always been to help our neighbors and our communities thrive. We're deeply invested in developing personal relationships with our customers, and, because of those relationships, we can move rapidly to help them achieve their goals," explains Adam McQuiston, president and CEO.

## A Race Against the Clock

Never was community spirit needed more than during the COVID-19 pandemic. As stores were shuttered and community activities canceled, McQuiston and his team began calling local businesses to see how they were doing. By the time the first round of Paycheck Protection Program (PPP)

loans were announced, loan officers already had a good sense of what those businesses needed—insights that greatly streamlined the application process.

Since funds for these pandemic-related loans were anticipated to run out quickly, First Montana Bank was racing against the clock. Teams of loan officers worked night, day, and weekends navigating the complicated loan process for their business customers. Ultimately, \$44 million in approved PPP loans were generated by the bank and were among the first in the nation to be submitted. "Small businesses in our communities were in need," says McQuiston, "and we were motivated to help."

## Sophisticated Banking, Personal Touch

Founded in 1913, First Montana Bank is a genuine Montana tradition. With 10 branches spanning western Montana, First Montana Bank is equipped with the products and sophisticated technologies expected by personal and commercial banking customers, yet it remains committed to making sure families and businesses have a traditional, personal community bank experience. Phones are answered by knowledgeable professionals,

and visitors are greeted by name by the same friendly faces they've seen for decades. Its staff is extraordinarily loyal (more than half have been with the company for more than 10 years and one-third for 20 or more).

Rated as "Outstanding" for Community Reinvestment by the Federal Reserve Bank of Minneapolis, the bank places a high priority on community support, and each year employees volunteer hours of their time to area philanthropic organizations.

How does First Montana Bank manage to maintain their highly personal style of banking? "We've been dedicated to the values of relationship-based community banking for generations, and as a result, have deep roots that fuel local economies throughout western Montana," says McQuiston. "Knowing our customers and being responsive to their unique needs creates lasting relationships. For us, that's an honor."

**"We choose to bank with First Montana Bank because they're local. They return calls, respond to emails, and sometimes will come in on their day off when you really need them; they're people you know and have a relationship with. We would never get that type of personal service from a national bank."** – Steve Luebeck, General Manager, Fairmont Hot Springs Resort in Fairmont, Montana



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