NEWS RELEASE

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MOUNTAIN WEST BANK CONVERTS TO STATE COMMERCIAL BANK CHARTER

Boise, Idaho...Gavin Gee, Director of the Idaho Department of Finance, today announced the approval for Mountain West Bank to convert from a federal savings bank charter to a state commercial bank charter, effective June 30, 1999.

Established in September 1993, Mountain West Bank reported $81 million in total assets as of March 31, 1999. Jon H. Hippler is the bank's President and Chief Executive Officer, with over 25 years of banking experience, and also serves on the Board of Directors. Other members of the Board include: Chairman Charles R. Nipp, David L. Chapman, Bradley E. Dugdale, James M. English, Stephen R. Meyer, Marilyn E. Montgomery, Douglas M. Parker, James M. Patano and Dr. Thomas K. Thilo. The bank is headquartered in Coeur d'Alene, with additional branches in Hayden, Post Falls and Boise.

Gee stated, "We are very pleased to welcome Mountain West Bank to the state banking system. President Hippler is well respected in the Idaho banking community and Mountain West Bank has achieved an enviable record of prosperity through a combination of quality service, strong growth and expansion into new markets."

Gee added, "During the past few years, a number of state-chartered banks have been acquired by national banks or switched to a national charter in conjunction with a merger into large, multi-state banking organizations. The conversion of Mountain West Bank from a federal savings bank charter to a state commercial bank charter is the first of its kind in recent memory." The last commercial bank to change from a federal to a state charter occurred when West One Bank, Idaho converted its charter in December 1992. As a result of Mountain West's charter change, the bank will now be under the supervision of the Department of Finance and will continue to have its deposits insured by the Federal Deposit Insurance Corporation. Mountain West Bank was previously regulated by the Office of Thrift Supervision.

According to President Hippler, "Several years ago, Mountain West Bank set a course to provide commercial banking services, in addition to home lending and personal finance. An Idaho commercial bank charter is a better match to those objectives."
There are currently 23 state-chartered and 13 federally-chartered commercial and savings banks operating in Idaho. All commercial and savings banks in Idaho maintain federal deposit insurance through the Federal Deposit Insurance Corporation.