



GLACIER BANCORP, INC.

49 Commons Loop, Kalispell, MT 59901-2679 (406)756-4200

Dear Shareholder:

Beginning on March 16, 2020, we mailed our Notice of Annual Meeting of Shareholders to be held Wednesday, April 29, 2020. Since that date, significant developments have occurred in the states in which we do business and the nation regarding the COVID-19 pandemic. We write to you today to advise that because of these unprecedented developments, Glacier Bancorp has made the decision to hold the annual meeting as a “virtual” meeting. The virtual meeting will be conducted via an audio webcast instead of an in-person meeting in light of recent guidance from the Centers for Disease Control and Prevention (CDC) and the Montana Governor’s Directives prohibiting all public and private gatherings and the requirement of a 14 day quarantine for non work travelers to Montana. The virtual meeting will enable the same opportunity to participate as our in-person meeting.

The process for a “virtual” shareholder meeting is outlined below:

Access to the Audio Webcast. The audio webcast of the Annual Meeting will begin promptly at 9:00 a.m. Mountain Daylight Time on Wednesday, April 29, 2020. Online access to the audio webcast will open approximately 15 minutes prior to the start of the Annual Meeting to allow time for you to log in and test your computer audio system. We encourage you to access the meeting prior to the start time.

Log-in Instructions. To participate in the Annual Meeting, log in at www.virtualshareholdermeeting.com/GBCI2020. You will need to log in with the unique control number included on your proxy card if you intend to ask questions or vote at the meeting. No unique control number is needed if you intend to listen only. We recommend that you log in 5-10 minutes before the meeting to ensure that you are logged in when the meeting starts.

Submitting Questions at the Annual Meeting. Once access to the Annual Meeting is open, shareholders logged in with their unique control number may submit questions on www.virtualshareholdermeeting.com/GBCI2020. Questions pertinent to meeting matters will be answered during the meeting, subject to time constraints.

Voting Your Shares Now or at the Annual Meeting. To vote now, follow the instructions on your proxy card and please vote promptly via internet

(www.proxyvote.com) or phone (1-800-690-6903) or by completing and mailing your proxy card. You may vote your shares at the Annual Meeting if you log in with your unique control number.

We appreciate your continued trust and support. Thank you for your cooperation and understanding.

Sincerely,

A handwritten signature in black ink, appearing to read 'Randy Chesler', with a long horizontal flourish extending to the right.

Randy Chesler
President and CEO