#### HECKER CURT

Form 4

December 23, 2008

#### FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION

**OMB APPROVAL** 

OMB 3235-0287 Number:

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Estimated average response...

Check this box if no longer subject to Section 16.

Form 4 or

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES** 

Washington, D.C. 20549

Form 5 obligations may continue. See Instruction

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1(b).

Common

Stock

12/19/2008

(Print or Type Responses)

(11mt of Type )	(Caponaca)										
HECKER CURT Sy			Symbol INTER	or Name <b>and</b> MOUNT	AIN COI		s I	5. Relationship of Reporting Person(s) to Issuer  (Check all applicable)			
(Last) 414 CHUR	, ,	(Middle)		n/Day/Year)				X Director 10% OwnerX Officer (give titleX Other (specify below)  President and CEO / CEO - Panhandle State Bank			
	(Street)			Month/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person			
SANDPOINT, ID 83864							Ī	Form filed by More than One Reporting Person			
(City)	(State)	(Zip)	Tab	le I - Non-I	Derivative	Secur	rities Acqui	ired, Disposed of	, or Beneficial	y Owned	
1.Title of Security (Instr. 3)	2. Transaction Dat (Month/Day/Year)		n Date, if	3. Transactic Code (Instr. 8)	omr Dispose (Instr. 3, 4	ed of (	(D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock	12/19/2008			M	46,379	A	\$ 4.4217	190,893	I	Hecker Family Rev Liv Trust	
Common Stock	12/19/2008			F(1)	41,324	D	\$ 5.3	149,569	I	Hecker Family Rev Liv Trust	

M

78,579 A

\$

4.4217

228,148

I

Hecker

Family Rev Liv

#### Edgar Filing: HECKER CURT - Form 4

								Trust
Common Stock	12/19/2008	F(1)	69,321	D	\$ 5.3	158,827	I	Hecker Family Rev Liv Trust
Common Stock						26,968	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of SEC 1474 information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. Number of onDerivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option	\$ 4.42	12/19/2008		M		46,379	(2)	01/14/2009	Common Stock	46,379 (3)
Employee Stock Option	\$ 4.42	12/19/2008		M		78,579	(2)	01/14/2009	Common Stock	78,579 (3)
Employee Stock Option	\$ 3.72						<u>(4)</u>	01/01/2011	Common Stock	3,845 (3)
Employee Stock Option	\$ 3.72						<u>(4)</u>	01/01/2011	Common Stock	5,760 (3)
Employee Stock Option	\$ 5.51						(5)	01/01/2013	Common Stock	1,437 (3)
Employee Stock Option	\$ 5.51						<u>(5)</u>	01/01/2013	Common Stock	5,750 (3)

## **Reporting Owners**

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

HECKER CURT

414 CHURCH ST. X President and CEO CEO - Panhandle State Bank

SANDPOINT, ID 83864

# **Signatures**

Susan A. Pleasant, POA

\*\*Signature of Reporting Date

Person

## **Explanation of Responses:**

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) F = Payment of exercise price or tax liability by delivering or withholding securities incident to the receipt, exercise or vesting of a security issued in accordance with Rule 16b-3.
- (2) The option vested in five equal annual installments beginning 1/14/00.
- (3) Number and price of securities reflects a 10% stock dividend in May 2006 and May 2007.
- (4) The options vest in five equal annual installments beginning 1/1/02.
- (5) Options vest in five equal annual installments beginning 1/1/2004.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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