



Your Credit Report and the Price You Pay for Credit

What is a credit report?	<p>A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p>
How did we use your credit report?	<p>We used information from your credit report to set the terms of the credit we are offering you, such as the Annual Percentage Rate.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact Equifax, which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report, contact Equifax:</p> <p><i>By telephone:</i> Call toll-free: 1-800-685-1111</p> <p><i>By mail:</i> Mail your written request to: PO Box 740241 Atlanta, GA 30374</p> <p><i>On the web:</i> Visit www.equifax.com/fcra/</p>
How can you get more information about credit reports?	<p>For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore</p>

Department of Defense Credit Card Disclosure

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Payment obligation for a consumer credit card is as follows:

The minimum payment required is the New Balance shown on the statement if the amount is equal to or less than \$20.00. If the New Balance shown on the statement exceeds \$20.00, the minimum payment is 3.00% of that portion of the New Balance which does not exceed your credit limit (rounded to the nearest dollar), or \$20.00, whichever is greater, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due.

Please call (888) 833-3445 to have this Disclosure provided to you orally.

FACTS**WHAT DOES FIRST INTERSTATE BANK
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and account transactions
- payment history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Interstate Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Interstate Bank share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 888-752-3332 or go to www.FirstInterstateBank.com

What we do

How does First Interstate Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First Interstate Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● open an account or deposit money ● pay your bills or apply for a loan ● use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Our affiliates include financial companies such as First Interstate BancSystem, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>First Interstate Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners include registered broker dealers.</i>

Other important information

CONVENIENCE BENEFITS

Local Customer Service

Receive the service you've come to expect with First Interstate Bank. Stop by your local branch or call our Billings-based customer service center to make a payment or to ask questions regarding your account. We work together to provide the quality service you deserve. To take advantage of our local customer service call 1-888-833-3454 or simply email us at creditcards@fib.com.

eZCardInfo.com

Stay in touch with your credit card account 24 hours a day, seven days a week. eZCardInfo provides you with information and services that make your credit card easier to manage than ever before.

With the click of a mouse, view important information about your account including balances, available credit, current and past statements and transaction information since your last statement. You can also make your life simpler by signing up for electronic statements or paying your bill online. Visit www.eZCardInfo.com to get started!

Don't want to remember another password? IBank customers can access their account

SECURITY BENEFITS

Zero Liability

Have peace of mind knowing that First Interstate Bank won't hold you responsible for "unauthorized purchases" on your Mastercard. Zero liability applies to purchases made in the store, over the telephone or online. Call toll free at 1-888-833-3454.

Mastercard® Global Service

Get emergency assistance virtually anytime, anywhere, and in any language. Mastercard Global Service helps you report a Lost or Stolen Card, obtain an Emergency Card Replacement or Cash Advance, find an ATM location, and answer questions regarding your account. Call toll free at 1-800-MASTERCARD.

24-Hour Cardholder Assistance

Receive call center support 24/7 that can help you with account information, card activation or reporting your card lost or stolen. Contact 1-888-833-3454.

Mastercard® SecureCode

SecureCode helps ensure that only you can use your Mastercard® when shopping online. Using a private code tied specifically to your Mastercard account, SecureCode helps prevent unauthorized purchases. For more details visit www.Mastercard.us/securecode.

Fraud Alert Management

Security is a top priority at First Interstate Bank that's why we utilize a Fraud Alert Management detection system which continuously monitors your First Interstate Bank Mastercard activity to help identify and prevent fraudulent transactions on your account.

If suspicious charges or transactions outside of your normal spending patterns appear on your card, you may receive an automated phone call from Fraud Alert Management on behalf of First Interstate Bank to verify the activity on your account. If the Automated Call System cannot reach you, a temporary block may be placed on your card until you validate the transaction/activity in question.

For Fraud Alert Management support within the US call 1-800-437-9392. If you're traveling or reside outside Canada or the US, you may obtain Fraud Alert Management support by calling collect at 1-727-227-2447.

SECURITY BENEFITS (CONTINUED)	
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Identity Theft Resolution Services	<p>This benefit can assist you with the process of restoring your identity . Services include:</p> <ul style="list-style-type: none">• 24/7 access to certified resolution specialists who are experts in their field, and know how to help you restore your identity. They can assist with filing police reports, providing a cash advance, executing message relay, and facilitating emergency travel arrangements,• Notification to all three major credit reporting agencies to place blocks on your records and obtain free credit reports,• Assistance with completing paperwork to alert various parties of the potential fraud,• Assistance with cancellation of all lost cards in wallet,• Provide information to assist with card replacement,• Education about how Identity Theft can occur and protective measures to avoid further occurrences, and• Follow-ups throughout the process to help ensure progress is being made in restoring your identity. <p>Contact 1-800-MASTERCARD for more information.*</p>
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TRAVEL BENEFITS	
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Travel Accident Insurance	<p>Travel more safely with Travel Accident Insurance. As an eligible cardholder, you and your dependents are covered automatically with travel accident insurance when the entire travel fare is charged to your eligible Mastercard account while this insurance is effective.</p> <p>For more details, please write to the Plan Administrator: Financial Institution Marketing Group P.O. Box 31065 Tampa, FL 33631-3065</p>
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* Certain terms, conditions and exclusions apply. Visit www.mycardbenefits.com for complete program details.

ACH AUTO PAYMENT AGREEMENT

I (we) hereby authorize First Interstate Bank to initiate withdrawals from the account indicated below to pay on credit card account number # _____-_____-_____-_____.

I (we) agree that your rights in respect to each withdrawal shall be the same as if it were a check drawn on my (our) account and personally signed by either of us and that you shall be fully protected in honoring such a withdrawal. I (we) further agree that if any such withdrawal is dishonored with cause, First Interstate Bank shall be under no liability whatsoever if such dishonor results in late charges or revocation of my (our) card. If funds are not available, this agreement is null and void immediately.

CARDHOLDER NAME _____

CITY _____ STATE _____ ZIP _____

TRANSIT/ABA NO. _____ Checking ☐ Savings ☐ ACCOUNT # _____
(The first 9 numbers from the left at the bottom of your check are your Bank Routing Number.)

Indicate the date each month the payment will be applied to the credit card account:* _____
(Payment date cannot be between the 6th and 10th of the month.) **If blank or if you have Special Billing Options** payment date will default to the due date.**

*If payment falls on a weekend or holiday the payment applies on the following business day.

**Special Billing Options are available for Business Customers only. Contact Payment Services for more information.

The amount of payment for my (our) credit card to be deducted monthly is (check one):

- ☐ The minimum required payment amount or percentage as disclosed in the cardholder agreement, \$20.00 dollars or 3%, whichever is greater.
- ☐ The total unpaid balance of the account as of statement date.
- ☐ Business customers only: The total balance due as of the statement cycle (credits received after statement cycle will not lower the amount of payment applied. Credits will apply to the next month's balance).
- ☐ A fixed dollar amount which is greater than the minimum required payment but less than the full unpaid balance. The fixed dollar amount to be withdrawn monthly is \$ _____. Write out dollar amount. _____ dollars.
- ☐ A fixed percentage of the balance which is greater than the minimum required payment but less than the full unpaid balance. The fixed percentage of the unpaid balance to be withdrawn monthly is _____%. Write out percentage amount. _____ percentage.

This authority is to remain in full force and effect until I (we) provide First Interstate Bank requesting that a change be made or termination of this agreement. Notification to change or terminate must be received 30 days prior to the date you would like the change or termination to take place.

I (we) understand and agree that in order for First Interstate Bank to make payments requested in this authorization form, I (we) must have the payment amount available in my (our) account. I (we) further understand and agree that First Interstate Bank shall not be responsible for any act or failure to act on their part, except in the case of gross negligence or willful misconduct. Furthermore, I (we) agree to hold First Interstate Bank harmless from any claims, liabilities, attorney's fees and other costs and expenses of any and every kind and nature which may be incurred by them by reason of their performance under this Authorization Form.

In addition, I understand that it may take up to 30 days from the date this agreement is received for the ACH transfers to take effect. I agree I am responsible for any payments during this time frame.

Customer Signature

Date

If you have any questions, please call (888) 833-5434. Fax form to 406-255-5432, or scan and email to creditcards@fib.com.

Save Money on Higher Interest Credit Cards

Yes! I want to save money by transferring my higher interest rate credit card(s) to my First Interstate credit card. Please refer to the account terms and conditions for balance transfer rate and fee information.

Name: _____ Phone: _____

Address: _____ City _____ State _____ Zip _____

First Interstate Credit Card Number # _____ - _____ - _____ - _____

Signature: _____

Card Issuer #1 : _____ Account No. _____

Payment Address: _____

City: _____ State: _____ Zip: _____

Amount to be transferred: \$ _____ Issuer's Phone No. _____

Card Issuer #2 : _____ Account No. _____

Payment Address: _____

City: _____ State: _____ Zip: _____

Amount to be transferred: \$ _____ Issuer's Phone No. _____

Card Issuer #3 : _____ Account No. _____

Payment Address: _____

City: _____ State: _____ Zip: _____

Amount to be transferred: \$ _____ Issuer's Phone No. _____

Upon approval, it may take up to three weeks to post the balance transfer transaction. This means you may need to make a payment to your current account to avoid late payment fees.

Return this balance transfer form to your local branch or mail to:

First Interstate Bank
Credit Card Division
P.O. Box 30918
Billings, MT 59116-0918