



FIRSTREWARDS® PROGRAM RULES

The FirstRewards Program is a promotional rewards program offered by First Interstate Bank and administered by our Program Administrator, BreakAway Loyalty LLC. The following FirstRewards Program Rules apply to every account holder, whether one or more, on a First Interstate Bank FirstRewards Mastercard® Account

EARNING FIRSTREWARDS POINTS

The FirstRewards Program applies to all qualifying purchases charged to your FirstRewards Mastercard as follows: for every one dollar charged for purchases, you will receive one FirstRewards Point. The FirstRewards Program is based on net purchases and FirstRewards Points are not earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to your account. FirstRewards Points are deducted for returns. First Interstate Bank shall resolve all questions as to what constitutes a qualifying purchase. All such resolutions or determinations by First Interstate Bank are final.

Eligible consumer and business FirstRewards Mastercard Accounts will be auto-enrolled in the FirstRewards Program upon account opening and earned FirstRewards Points will accrue in the FirstRewards Account associated with the FirstRewards Mastercard Account. FirstRewards Points do not expire.

PURCHASING FIRSTREWARDS POINTS

FirstRewards Points can also be purchased. A minimum of 2,000 FirstRewards Points may be purchased at a rate of \$.02 per point and must be purchased in 1000 point increments. The maximum number of FirstRewards Points that can be purchased during any 6 month period is 25,000. These purchases must be charged to your FirstRewards Mastercard.

REDEMPTION OF FIRSTREWARDS POINTS

FirstRewards Points can be redeemed, in increments specified on the FirstRewards Program website, for Reward items such as merchandise, travel, gift cards, charitable donations or special promotional offers by visiting the website, rewards.firstinterstate.com, or by calling the toll-free number 1-888-216-2893. You may select Rewards from any level as long as you have a sufficient number of FirstRewards Points available in your FirstRewards Account at the time of your redemption.

FirstRewards Point requirements assigned to any Reward are subject to change from time to time without notice, and Rewards may be substituted at any time. Should a Reward be discontinued, it will be replaced with a Reward of equal or greater value or, if no suitable substitute is available, you will be advised to make an alternative selection or your FirstRewards Points may be returned to your FirstRewards Account.

FirstRewards Points cannot be used with any other offer, promotion or discount; or earned from or transferred to any other credit and/or debit card, account or rewards program, unless otherwise specified. In the event you redeem unearned points, your account may be charged for the actual cash difference between the cost of the Reward redeemed and the net value of the actual FirstRewards Points available.

REWARDS

Rewards are provided by Merchants that participate in the FirstRewards Program. The terms and conditions relating to the purchase of specific Rewards and their use are available by visiting the website rewards.firstinterstate.com. Rewards offerings are subject to availability and may change at any time without notice.

Airline tickets The list of airline, hotel, rental car, cruise, vacation package or experience companies and any other listed award available in the Program is subject to change and may be discontinued in whole or in part without notice. All travel awards are subject to the specific terms and conditions and rules and restrictions imposed by the individual travel companies, airlines, hotels, rental car, cruise line, vacation package or experience provider companies. Compliance with these terms and conditions and rules and restrictions is the responsibility of the Participant. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, including any exclusions and limitations of liability. You are responsible for paying a \$30.00 redemption fee at the time of redemption and any overages or additional fares added outside of standard redemption.

Geographic restrictions may apply. The information and descriptions given about the travel rewards are based on the inquiries made and are believed to be accurate, but we offer no warranty or representation on the information provided. You are responsible for ensuring that the name(s) on the reservation exactly match the identification required. You or the reward recipient are responsible for any federal, state or local income or other taxes or other fees or gratuities, if applicable. Special requests can be made but are not guaranteed. Fees, taxes and charges may apply, depending on the request.

Government issued photo identification is required for all domestic travel. Additional identification such as a Passport, Visa and certain health requirements may be required for travel outside the United States. It is Your or the reward recipient's responsibility to obtain proper travel identification, documentation, and/or inoculations for the destination. It is Your or the reward recipients responsibility to consult with your Doctor for up-to-date medical travel information well before travel. You or the reward recipient is responsible for paying the cost of any items required for travel. Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable or redeemable for cash, and cannot be combined with any other discounts, coupons or rewards. If an electronic method of distribution is not applicable, all travel certificates, tickets and documents will be delivered via a traceable method and will not be replaceable in the event of loss, destruction or theft. You may request travel certificates, tickets and documents to be delivered by overnight carrier and You agree to pay the associated additional delivery fees. To cancel or change travel reservations, if applicable and allowed by the specific Supplier, please call a travel representative. Cancellations or changes may result in Supplier imposed penalties and/or additional program fees which will be disclosed to You at that time. If Your travel reward is affected by involuntary cancellation due to weather, war, terrorism, epidemic outbreak, acts of civil unrest, natural disasters, or other force majeure events, cancellation fees may be waived at the discretion of the Supplier. The Supplier will collect and remit taxes to the applicable taxing authorities. Taxability, the appropriate tax rate and the type of applicable taxes vary greatly by Supplier. If a Supplier is located within a certain jurisdiction, the charge to Your payment card for taxes and fees includes a tax that Montrose Travel is required to collect and send to the jurisdiction owed on amounts retained as compensation for services. Montrose Travel is not able to facilitate a rebate for applicable Goods and Services Tax ("GST") or Value Added Tax ("VAT") if You are using Services to book international accommodations. Government imposed departure or entry taxes may not be included in ticket taxes. You or the reward recipient should be prepared to pay these taxes in cash at the travel location. If a travel award redemption results in a cardholder payment card charge, the card may be charged by either the Travel Supplier (e.g. Airline, Cruiseline) or by the Program Travel Rewards Provider, Montrose Travel, and appear on your statement as applicable (e.g. MT*BREAKAWAY AIR or MONTROSE TRAVEL). Depending on the award and how many rewards you redeemed, the total cost charged to your payment card may appear as more than one charge on your payment card statement. When combined, these separate card charges will equal the total cost to be charged to your payment card for this award redemption, as authorized during the booking

process for the award. These travel program rules, combined with the general program terms and conditions, and any other rules established by FirstRewards, constitute the full set of program rules.

Hotel Certificates/Gift Cards, once issued are non-refundable and non-cancelable. You are responsible for making hotel reservations. Check with the hotel regarding participation and availability at the time of reservation.

Cruise Rewards, once booked, are non-refundable and non-cancelable. All cruise Rewards must be booked at least sixty (60) days prior to the requested sailing date. Cruise Rewards are based on double occupancy for an interior cabin. At least one member sailing must be 21 years of age or older. Reservation changes are subject to change fees imposed by the cruise line. You are responsible for paying a \$50.00 redemption fee at the time of redemption using your FirstRewards Mastercard.

Rental Car Travel Vouchers are valid at participating locations towards a rental made in accordance with the terms and conditions of the rental agreement. The renter must meet the age, credit, and driver qualifications in effect at the time and place of the rental and must meet the minimum standards of the rental company. Advance reservations are recommended.

Charitable Donations are administered by Tisbest. The FirstRewards Plus Program is not affiliated with tisbest.org or any of the charities available through them. Tisbest Gift Cards to be used for charitable giving through tisbest.org to your choice of charity. Donations are not tax deductible. Please refer to tisbest.org to review full program details and any additional processing fees.

Experiential travel and vacation packages are non-refundable and non-cancelable. You are responsible for making reservations and completing any requirements to complete the reservation. The FirstRewards Program is not responsible for any additional fees incurred related to booking or travel with a package.

Gift Cards, once issued are non-refundable and non-cancelable.

Transaction Eraser once issued is non-refundable and non-cancelable. Eligible transactions are any transactions between \$50 - \$250 that have posted within the last 60 days.

Merchandise, once ordered, can only be exchanged in the event that it arrives defective or damaged. Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier. A merchandise Reward that is received damaged or defective may be returned to the shipper for replacement within thirty (30) days of delivery. All parts, instructions, warranty cards and original packaging materials must be returned with the merchandise Reward. There is no redemption fee.

Applicable manufacturers' or providers' warranties, if any, will be included with your merchandise Reward. Warranty claims must be directed to the manufacturer or provider, as applicable. FIRST INTERSTATE BANK, PROGRAM ADMINISTRATOR AND THEIR AFFILIATES MAKE NO REWARD, PRODUCT, OR MERCHANDISE REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF REWARDS, PRODUCTS, MERCHANDISE AND/OR SERVICES PROVIDED THROUGH THIS FIRSTREWARDS PROGRAM. FIRST INTERSTATE BANK, PROGRAM ADMINISTRATOR AND THEIR AFFILIATES WILL NOT BE LIABLE FOR ANY DEFECTS IN REWARDS OR DAMAGES RESULTING FROM USE OF ANY REWARDS PROVIDED THROUGH THE FIRSTREWARDS PROGRAM.

SHIPPING AND DELIVERY

Any Reward that is shipped will ship UPS, USPS, or an accepted domestic delivery service and will usually be delivered within 2-4 weeks after your order is processed. Shipments cannot be made to a post office box, an APO address, or outside the 50 United States.

COMMUNICATIONS

Current FirstRewards Point balances are available online to registered users at rewards.firstinterstate.com. First Interstate Bank may also communicate with you via mail, email, text message or telephone from time to time to alert you to special offers.

Despite the FirstRewards Program's best efforts to ensure accuracy, printing and website errors may occasionally occur. First Interstate Bank reserves the right to correct such errors at any time.

ELIGIBILITY

If your FirstRewards Mastercard Account is past due, overdrawn, or otherwise not in good standing, as determined by First Interstate Bank, you will not be permitted to redeem FirstRewards Points and no FirstRewards Points will be credited to your FirstRewards Account. In addition, your FirstRewards Mastercard Account may be terminated and you may be required to forfeit FirstRewards Points in your FirstRewards Account.

If your FirstRewards Mastercard Account is closed for any reason, whether or not it is delinquent or in good standing, all FirstRewards Points in the related FirstRewards Account will be forfeited.

DISCLAIMER

Rewards are provided by Merchants who participate in the FirstRewards Program but are not affiliated with or sponsors of the FirstRewards Program. Fulfillment of Rewards is the sole responsibility of participating Merchants and First Interstate Bank is not responsible for the performance by any merchant, service provider, or common carrier. First Interstate Bank is not responsible for inaccuracies in FirstRewards Point accrual; lost, stolen or otherwise destroyed tickets, vouchers, certificates, gift cards, or merchandise; defective or damaged Rewards; or damages or loss resulting from or arising in connection with the use of any Rewards.

You agree to hold First Interstate Bank and its affiliates, and any vendors or other providers associated with the FirstRewards Program harmless if Program Administrator fails to meet its contractual or other obligations, resulting in FirstRewards Program interruption or termination prior to your redeeming your FirstRewards Points or receiving your Rewards. You also agree to hold First Interstate Bank and its affiliates harmless if a FirstRewards Program Merchant files for bankruptcy, or otherwise goes out of business after you have redeemed your FirstRewards Points for a Reward from the Merchant but before you receive or use the Reward.

TERMINATION OR CHANGES TO THE FIRSTREWARDS PROGRAM

The FirstRewards Program may be modified, suspended or cancelled, and the redemption value of already accumulated points may be changed at any time without notice and without restriction or penalty. Changes to the FirstRewards Program may include, but are not limited to, modifications that affect point accrual and/or expiration of FirstRewards Points based on the point term, age and expiration date of the selected options(s). Reward orders must be received on or before the FirstRewards Program ends and/or any applicable FirstRewards Point expiration date. Contact First Interstate Bank for details on any current promotions affecting FirstRewards Point accrual or redemption options. FirstRewards Points may be forfeited due to Rules violations. First Interstate Bank may exercise its rights under this agreement at any time and a delay by First Interstate Bank in exercising any right under these Rules does not mean that First Interstate Bank has waived that right. This FirstRewards Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.

These Rules are subject to change at any time without notice. The most current version of these Rules is available at rewards.firstinterstate.com. The use of your Account following receipt of these Rules, and any changes to the Rules made available to you will indicate your agreement to the Rules.

FIRST REWARDS®

Earn points every time you make a purchase with your First Interstate Bank FirstRewards® Mastercard® for Business. Use it for all of your business needs such as travel, fuel and maintenance, utilities, office supplies, paying bills and more. Points will add up fast, here's how:

Earn 1 point for every dollar spent

Points cannot be earned on cash advances or balance transfers

Redeem points your way with

- **Travel Rewards**—fly when you want, where you want with no restrictions. With the FirstRewards program you can fly on the airlines that operate in your own communities. Points can also be redeemed for car rentals, hotel stays and cruises.
- **Gift Cards**— Redeem points for gift cards to your favorite stores or as gifts for employees. Choose the gift card that lets you make purchases anywhere by redeeming for a First Interstate Bank Mastercard gift card.
- **Merchandise**—Choose merchandise rewards for your office. FirstRewards has a list of the top name-brand merchandise for you to choose from. Can't find what you're looking for? Choose a Mastercard gift card to purchase the item you really want.
- **Charity Donations**—Help improve the world around you by redeeming points for a donation to your favorite charity – nationally or locally.

FirstRewards means Local Rewards—First Interstate knows how important shopping locally is for our communities. That's why; we've created a program that gives customers the opportunity to choose gift cards at local businesses. Interested in getting your business included? Talk to your First Interstate banker today.

Redeem points by visiting <https://rewards.firstinterstatebank.com> or calling 1-888-216-2893. Get the most out of your FirstRewards card by checking out the FirstRewards website frequently to learn the latest on promotions and other reward opportunities.

World Mastercard[®]

The **FirstRewards[®] World Mastercard[®] for Business** empowers you to do business wherever you need to be. From Montana to Mexico, Wyoming to West Virginia, South Dakota to Singapore, Mastercard's rich rewards and card benefits give you the power to take your business to the next level. Experience these benefits as a World Mastercard for Business cardholder:

MasterRental[®] Insurance* - Protect your business and save money. MasterRental Coverage is a smart way to save when you rent a vehicle for 31 consecutive days or less. MasterRental provides coverage for physical damage and theft of a rental vehicle for rental periods of 31 consecutive days or less when you initiate and pay for your entire rental agreement with your Mastercard card and decline the collision damage waiver coverage offered by the rental agency. To file a claim or for more information call 1-800-MASTERCARD.

Travel Accident Insurance* - Travel more safely with Travel Accident Insurance. As an eligible cardholder, you and your dependents are automatically covered with travel accident insurance when the entire travel fare is charged to your First Interstate Bank FirstRewards World Mastercard for Business account.

For more details, please write to the Plan Agent:
Financial Institution Marketing Group
P.O. Box 31065
Tampa, FL 33631-3065

Baggage Delay* - Checking bags for air travel can be a hassle. Your World Mastercard for Business card can help make it easier. Baggage Delay Insurance reimburses you for replacing essential personal or business items in your baggage, if the baggage you have checked on to a common carrier is delayed in transit and your tickets were purchased using your First Interstate Bank FirstRewards World Mastercard for Business card.

***Visit www.Mastercard.us/small-business/world-business for more details on these extraordinary advantages.**

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 1-888-833-3453 or simply
eZBusinessCardManagement.com	Conveniently manage your business card account using our online management tool, eZBusiness Card Management. Company administrators can log-in securely and review cardholder account activity, view statements, pay bills, and make minor changes to cardholder accounts such as increasing or decreasing credit limits or blocking cards. This tool is available for companies with five or more cards. For more information or to sign up, contact Payment Services or visit with your banker.
eZCardInfo.com	<p>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.</p> <p>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 help make your life simpler by signing up for electronic statements or paying your bill online. Visit www.eZCardInfo.com to get started!</p>
Mastercard Mobile Receipt Management	To help businesses better understand their expenses and manage their financial health by utilizing a free Mobile receipt Management application for all Small Business Credit, Debit, & Prepaid cardholders in the United States. Business owners and employees can snap photos of receipts to store them securely in the cloud.

SECURITY BENEFITS

Zero Liability	Have peace of mind knowing that First Interstate Bank won't hold your business 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 1-888-833-3453.
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 24/7 support that can help you with account information, card activation or reporting cards as lost or stolen. Contact 1-888-833-3453.
Mastercard® SecureCode	<p>SecureCode helps ensure that only you can use your Mastercard when making purchases online. Using a private code tied specifically to your Mastercard account, SecureCode helps prevent unauthorized purchases.</p> <p>For more details visit www.Mastercard.us/securecode.</p>
Fraud Alert Management	<p>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.</p> <p>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.</p> <p>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.</p>

SECURITY BENEFITS (CONTINUED)

ID Theft Protection

Provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft. This product offering prevents identity theft by monitoring the Internet, indexed and not, searching for compromised credentials and potentially damaging use of cardholders' personal information in order to detect fraud at its inception.

TRAVEL BENEFITS

MasterRental®

Protect your business and save money. MasterRental coverage is a smart way to save when you rent a vehicle for 31 consecutive days or less. MasterRental provides coverage for physical damage and theft of a rental vehicle for rental periods of 31 consecutive days or less when you initiate and pay for your entire rental agreement with your Mastercard and decline the collision damage waiver coverage offered by the rental agency. To file a claim or for more information call 1-800-MASTERCARD.*

Travel Accident Insurance

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.

For more details, please write to the Plan Administrator:

Financial Institution Marketing Group
P.O. Box 31065
Tampa, FL 33631-3065

PURCHASING BENEFITS

Mastercard® Easy Savings™

Save your business money with automatic rebates on your business spending just by using your First Interstate Bank World Mastercard at participating merchant locations.

To register for free or receive more details visit www.easysavings.com or call 1-800-251-3448 to ensure you have access to all rebates. To opt-out of these benefits call 1-888-833-3453 option #3.

ShopRunner Program

ShopRunner is an online shipping service that helps its members save both time and money. ShopRunner members receive unlimited free two-day shipping and free return shipping on purchases at more than 140 online stores, including clothing, shoes, beauty, electronics, home, gifts and more.

PEACE OF MIND

Cellular Wireless Telephone Protection

Charge your monthly Eligible Cellular Wireless Telephone bill to your covered card to receive eligibility. Mastercard Cellular Telephone Protection covers the primary line and any additional or supplemental lines on the applicable eligible cellular wireless telephone bill.

* 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.