

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 email us at creditcards@fib.com.

Smart Data Online

Make financial tracking at your company more convenient and accurate. Mastercard® Smart Data Online is a web-based reporting tool that helps your company organize, consolidate, analyze and manage financial data from your employees credit card transactions. Smart Data can help your business simplify expense reconciliation and is customizable based on your company's accounting and financial reporting needs. This product allows companies to map their credit card transactions into their accounting software.

For more information or to see a free demo, contact Payment Services.

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 the Credit Card Division or visit with your banker.

eZCardInfo.com

Cardholders can stay in touch with their credit card account 24 hours a day, seven days a week. eZCardInfo provides your employees with information and services that make your company's credit card easier to manage.

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

Mastercard® VAT (Value Added Tax) Reclaim Service

The VAT Reclaim service from Mastercard provides companies doing business in Europe an easy and efficient way to reclaim their VAT. Mastercard helps determine which expenses are eligible and processes the necessary paperwork. If a refund is issued, a discounted processing fee is applied. From the U.S., call 1-800-306-6068. When outside the U.S., call collect to 353-66-9761772.

SECURITY BENEFITS

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 cards lost or stolen. Contact 1-888-833-3453.

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.

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.*

MasterAssist Travel Assistance

Receive pre-trip information such as visa/passport requirements, immunization information, and help with lost/stolen travel documents and luggage. With MasterAssist, you'll also have access to a referral network of physicians, attorneys, local embassies, and consulates if you are traveling more than 100 miles from home. Contact 1-800-MASTERCARD for more information.

MasterRoad Assist

Obtain emergency roadside assistance such as jump-starts, tire changes, towing, and gas delivery if you get stuck on the road. Service fees are pre-negotiated and billed to your First Interstate Bank Mastercard account. Contact 1-800-MASTERCARD for more information.

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

Extended Warranty

As a Mastercard Business cardholder, you now have the peace of mind and freedom to shop to your heart's content without a moment's worry. Eligible items purchased with your Mastercard card are covered with Extended Warranty which doubles the original manufacturer's warranty for up to 12 months. Contact 1-800-MASTERCARD for more information.*

Purchase Assurance

Protect your purchases. Purchase Assurance provides coverage for most items you purchase using your Mastercard card if the item is damaged or stolen within 90 days of the purchase. Call 1-800-MASTERCARD for more information.*

* 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.