



# Important Information about your FirstRewards<sup>®</sup> World Mastercard<sup>®</sup>

Effective Date: January 1, 2025

The information about the costs of the card is accurate as of January 1, 2025. This information may change after that date. To find out what may have changed, write to First Interstate Bank, Payment Services Division, P.O. Box 30918, Billings, MT 59116-0918 or call 855-342-3400.

## Pricing Schedule

INTEREST RATES & INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p><b>2.99%</b> introductory APR for 12 months after account opening.</p> <p>After that, your APR will be <b>17.50%</b> This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p><b>29.50%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p><b>33.49%</b></p> <p>This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
Paying Interest	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>

<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.50</b> .
<b>For Credit Card tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>FEES</b>	
<b>Annual Fee</b>	<b>\$0.00</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> </ul>	Either <b>\$5 or 3%</b> of the amount of each transfer, whichever is greater.
<ul style="list-style-type: none"> <li>• <b>Cash Advance</b></li> </ul>	Either <b>\$10 or 5%</b> of the amount of each cash advance and convenience check, whichever is greater.
<ul style="list-style-type: none"> <li>• <b>Foreign Transaction - International Transaction Fee</b></li> </ul>	<b>3.00%</b> of the transaction amount in U.S. dollars.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> </ul>	Up to <b>\$30.00</b>
<ul style="list-style-type: none"> <li>• <b>Returned Payment</b></li> </ul>	Up to <b>\$40.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including current transactions)." See Balance Computation Method within the Cardholder Agreement for more details.

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

**Secured Credit:** This credit card Account is secured by a deposit account. Information regarding the security interest is provided in your Cardholder Agreement and Security Agreement.

**Additional Rate Information:** The APRs in this Pricing Schedule are based on the Prime Rate as of **January 1, 2025**, which is **7.50%**.

The introductory Purchase and Balance Transfer APR is **2.99%**, which corresponds to a monthly periodic rate of **0.25%**. This introductory rate will remain in place for **12 months** after account opening. (Unless a late payment is made and the introductory rate is ended, the introductory rate applies after account opening.)

We add **10.00%** to the Prime Rate to determine the variable Purchase and Balance Transfer APR. The Purchase and Balance Transfer APR as of **January 1, 2025** is **17.50%**, which corresponds to a monthly periodic rate of **1.46%**.

We add **22.00%** to the Prime Rate to determine the variable Cash Advance APR. The Cash Advance APR as of **January 1, 2025** is **29.50%**, which corresponds to a monthly periodic rate of **2.46%**.

We add **25.99%** to the Prime Rate to determine the variable Penalty APR. The Penalty APR as of **January 1, 2025** is **33.49%**, which corresponds to a monthly periodic rate of **2.79%**.

**Minimum Payment.** The required minimum payment is the New Balance shown on your statement if the New Balance amount is equal to or less than \$20.00. If the New Balance shown on your 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.

**Returned Payment Fee.** If you make a payment that is not honored by your financial institution, we will charge you a returned payment fee, even if the payment is subsequently honored after we re-submit it. The returned payment fee is \$30.00 and, if you make another payment that is not honored within the next 6 billing cycles, the returned payment fee will be **\$40.00**. The amount of your returned payment fee will never exceed the minimum payment that was due immediately prior to the date on which the payment was returned to us.

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## Cardholder Agreement

By signing or using the Credit Card to be issued by us, you acknowledge receipt of the Cardholder Agreement and agree as follows:

### Terminology.

- a. "Account" means your First Interstate Bank Credit Card account.
- b. "Agreement" means this Cardholder Agreement and includes the Pricing Schedule.
- c. "Balance Transfer" means use of your Account to transfer a balance from another creditor to your Account.
- d. "Cash Advance" means use of your Account to obtain funds through an automated teller machine (ATM) or a financial institution, make a wire transfer, obtain a money order, create a Convenience Check, access Overdraft Protection, or engage in another similar transaction.
- e. "Credit Card" means any one or more First Interstate Bank cards or other devices (including an Account number) used to access your Account to obtain credit.
- f. "New Balance" means the amount due for the Billing Cycle as shown on your billing statement.
- g. "Purchase" means use of your Account to buy or lease goods or services and does not include Balance Transfers or Cash Advances.
- h. "you," "your," and "yours" refers to the Account holder.
- i. "us," "we," and "our" refer to First Interstate Bank.

### Interest Rates.

- a. **Periodic Rate and Annual Percentage Rate ("APR").** The APR corresponds to a periodic rate. The monthly periodic rate is the APR divided by 12. See your Pricing Schedule above for the list of all APRs that apply to your Account.
- b. **Variable APRs.** If your Pricing Schedule includes variable APRs, these APRs are determined monthly on the first day of the billing cycle by adding a number of percentage points ("the margin") to the Prime Rate. Your APR will vary with the Prime Rate (defined below) and therefore may decrease or increase as the Prime Rate varies. An increase in the APR will increase your interest charges and may increase your required minimum payment.
- c. **Penalty APR.** If your Pricing Schedule includes a Penalty APR, the Penalty APR will apply to all balances on your Account if a required payment is one time delinquent over sixty (60) days.
- d. **Prime Rate.** The Prime Rate used for every adjustment referenced above is the highest "U.S. Prime Rate" as published in the "Money Rates" section of The Wall Street Journal on the 24th day of the month or the next business day if that day is not a business day. The variable APR based on that Prime Rate will go into effect as of the first day of the first billing cycle that ends after that day.
- e. **Billing Cycle.** Each monthly statement reflects a billing cycle. A billing cycle is a time period that ends on a closing date determined by us and begins on the day after the closing date of the previous billing cycle.

**Balance Computation Method.** As indicated above, we use a method called "average daily balance (including current transactions)" to calculate your balance. We do this separately for each feature on your Account subject to different terms (for example, Purchases, Balance Transfers, Cash Advances, and promotional balances). For each feature, we apply the corresponding periodic rate to the "average daily balance" for that feature. This gives us the interest charges for that feature for that billing cycle. You authorize us to round interest charges to the nearest cent. To get an "average daily balance" for a feature, we start with the beginning balance each day. (The

beginning balance for the first day of the billing cycle is your balance on the last day of your previous billing cycle and is zero at Account opening.) We add any new transactions of that type, subtract any applicable payments or credits, and make other adjustments. This gives us the daily balance. We treat a negative daily balance as a balance of zero.

Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance" for that feature. Interest, fees, or other amounts you owe under this Agreement that are not transactions are included in your Account balance and are shown in the New Balance, but are not included in the average daily balance for the features of this Account.

**Grace Period on Purchases.** If you pay the New Balance shown on your previous statement by the payment due date shown on that statement, we will not charge you interest on new Purchases. New Purchases are Purchases that first appear on your current statement. (The Previous Balance shown on your current statement is the New Balance from your previous statement.)

**Balance Transfers.** A Balance Transfer Fee as indicated in the Pricing Schedule will apply if you transfer a balance from another creditor to your Account. We will evaluate your Balance Transfer requests upon receipt. The total amount of your requests, including fees and interest charges, cannot exceed your available credit. If your Balance Transfer requests exceed your credit limit, we may either decline your Balance Transfer request or send less than the full amount requested to the designated payees. Each Balance Transfer will reduce your available credit just like any other transaction. It may take up to three weeks to process your Balance Transfer(s), so you may still need to make payments to your other accounts to keep them current. We will not process any Balance Transfer requests for any other account or loan that is issued by us. We will begin charging interest on Balance Transfers on the transaction date.

**Cash Advances.** A Cash Advance Fee as indicated in the Pricing Schedule will apply if you obtain funds through an automated teller machine (ATM) or a financial institution, make a wire transfer, obtain a money order, or if we allow you to use your Account to create a Convenience Check. We will begin charging interest on Cash Advances on the transaction date. If we allow you to create Convenience Checks, we will treat all Convenience Checks as Cash Advances and will charge them against your Cash Advance limit. Each Convenience Check must be in the form we have issued and must be used according to any instructions we give you. Convenience Checks may be used only by the person whose name is printed on them. Convenience Checks may not be used to pay any amount owed to us under this Agreement or any other amount owed to us. We will not certify any Convenience Checks, nor will we return paid Convenience Checks.

**Foreign Transactions.** If you make a Purchase or Cash Advance in foreign currency, the transaction will be converted into U.S. Dollars by Mastercard® in accordance with the operating regulations or conversion procedures in effect at the time the transaction is processed. The currency conversion rate for Mastercard is based on (a) rates observed in the wholesale market or (b) government-mandated rates, where applicable, for the transaction date or the processing date. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

If a third party converts the amount of a transaction into U.S. Dollars before submitting the transaction to Mastercard, that third party will choose the exchange rate instead of Mastercard. Mastercard's foreign transaction procedures may change without notice.

**Late Payment Penalty Fee.** If the required minimum payment is not received within ten (10) days after the payment due date, the late payment penalty fee will be imposed. This fee will not exceed the amount of the required minimum payment due immediately before the fee is imposed.

**Overdraft Protection.** Overdraft Protection may be an available option on your Account but requires you to enroll and qualify for this service separately. Overdraft Protection transfers to your eligible First Interstate Bank deposit account from your Credit Card Account will be subject to the Cash Advance APR disclosed under the Pricing Schedule. The Cash Advance Transaction Fees do not apply to Overdraft Protection transfers.

**Expedited Credit Card Production and Delivery Charge.** Upon request, we will rush your Credit Card and charge you a one-time fee of \$28.50.

**Expedited Payment Fee.** You may be charged a convenience fee of up to \$15.00 to make an expedited payment over the phone with the assistance of a live customer service representative.

**Research Charges.** We will charge \$20 per hour, \$10.00 minimum per project and \$1.00 per Credit Card statement. We will not charge research charges in connection with a billing error claim.

**Secured Credit Card.** If you have been issued a secured Credit Card, please see the Security Agreement for First Interstate Bank Secured Credit Card Account ("Security Agreement") for additional terms related to your Account. You acknowledge that granting a security interest in the Security Deposit Account identified in the Security Agreement is a required condition for us to issue you a secured Credit Card, and you intend to grant us a security interest in the Security Deposit Account. If you withdraw your funds from the Security Deposit Account, we will close your Account.

**Credit Card Use.** You may use your Credit Card wherever it is honored.

**Promise to Pay.** You shall be liable for and agree to pay us for all transactions made using the Account. If you permit any person to use your Card, or we issue a Credit Card in their name on your request, you will be liable for all transactions made or authorized by that person, including transactions for which you may not have intended to be liable. For example, if you give your Card to someone and they give it to someone else, you are responsible for those charges too. You agree to pay at least the minimum payment by the due date each billing cycle and may pay more at any time.

**Annual Fee.** You agree to pay to us an annual fee (if and as stated in the Pricing Schedule). Such annual fee shall be imposed whether or not you use the Credit Card. The annual fee shall be charged to your Account each year in the Account anniversary month. The annual fee is not refundable in the event of termination of the Account by either you or us unless otherwise provided for by law.

**Our Right to Cancel Your Account.** We can cancel your Account at any time, or reduce the amount of your credit line, without notice to you, except in those situations where notice is required by law. If we cancel your Account, you agree to destroy all Credit Cards issued on your Account by cutting them in half and returning them to us. You will continue to be responsible for full payment of the balance on your Account and all charges to your Account, including those not yet received by us, as well as subsequent interest and other charges. Each Credit Card is our property, and you agree that the Credit Cards are not transferable and to surrender any Credit Card upon demand.

**Credit Limit.** You agree to keep your Account balance below the credit limit established by us. If you do not, we may require you to immediately pay the amount by which your Account balance exceeds your credit limit. At our discretion, we may prohibit Cash Advances or limit them to only a portion of your Credit Limit. Once we receive a payment, we may delay increasing your credit line for up to ten business days.

**Credit Card Acceptance.** We do not guarantee approval of transactions. We will not be liable to you if we decline to authorize a transaction or if anyone refuses your Card or Account number, even if you have enough available credit on your Account. Any refund, adjustment or credit allowed by a merchant shall not be by cash but rather by a credit to us, which shall be shown as a credit on your Account statement with us.

**Statements.** We will send to you statements as required by law. You will pay each statement by remitting to us by the payment due date on the statement at least the required minimum payment stated above. You can pay more at any time without penalty.

**Default, Acceleration and Security.** You will be in default, and we may, without notifying you, temporarily suspend your credit, close your Account, cancel all Credit Cards issued on it and require immediate payment of your entire balance, subject to applicable law, if any of the following occurs:

- a. You fail to make a payment when it is due.
- b. You do not follow the terms of this Agreement in any way.
- c. You have made a false or misleading statement on the application for your Account.
- d. You fail to pay any other loan you owe us.
- e. You become insolvent or die.
- f. There is an attachment, execution or levy against your property or you make an assignment for the benefit of creditors.
- g. A bankruptcy is filed by or against you or your spouse.
- h. A guardian, conservator, receiver, custodian or trustee is appointed for you.
- i. You are generally not paying your debts as they become due.
- j. There has been a material adverse change in your financial standing.

You agree to pay all costs incurred by us in collecting our indebtedness or in enforcing this Cardholder Agreement, including reasonable attorney's and paralegal fees and also those costs, expenses and attorney's and paralegal fees incurred in appellate, bankruptcy and post-judgment proceedings, except to the extent such costs, fees or expenses are prohibited by law.

**Closing Your Account.** You may close your Account at any time. If you close your Account, in order to avoid the accrual of interest and other fees, you must immediately pay everything you owe us, including any amounts owed but not yet billed. If you do not pay, the Account will continue to accrue interest and other fees, and will remain subject to all the terms and conditions of this Cardholder Agreement. Upon closing the Account, you also agree to destroy all Credit Card(s) and any unused Convenience Checks. If you close your Account, Credit Cards or Convenience Checks may not be used.

**Change in Terms of Your Account.** The rates, fees, and terms of your Account may change at any time, and we may add or delete terms to this Cardholder Agreement. We will provide you with such notice as required by law.

**Notification of Changes.** You agree to notify us within 20 days of any change in name, mailing address, telephone number or place of employment.

**Assignment of Your Account.** We may sell, assign or transfer your Account or any portion of it without providing you notice. You may not sell, assign or transfer your Account without our prior written consent.

**Governing Law.** Except to the extent that Federal law is applicable, the validity, construction and enforcement of this Cardholder Agreement and all matters arising out of the issuance and use of the Credit Card and your Account shall be governed by and interpreted

in accordance with the laws of the State of Montana regardless of where you may reside or use your Account.

**Liability for Unauthorized Credit Card Use/Lost or Stolen Credit Card.** If you notice the loss or theft of your Credit Card or possible unauthorized use of your Credit Card, you should write to us immediately at:

First Interstate Bank  
Payment Services  
P. O. Box 30918  
Billings, MT 59116-0918

Or call us at 866-839-3485

You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for any unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.00.

You agree to notify us immediately if your Credit Card is ever lost or stolen or if any unauthorized use may have occurred.

**Telephone Monitoring and Contact.** You agree that we and our agents or service companies may monitor and/or record any telephone communications with you or any cardholder. You agree that we and our agents may contact you regarding your Account at any phone number that you or someone acting on your behalf provides us during the course of your relationship with the Bank. We may contact you via live representative, automatic telephone dialing systems, prerecorded and artificial voice messages, or text/SMS messages. You agree to be responsible for any charges or fees that you may incur as a result of our communicating with you.

**Payments.** Payments must be made to us in U.S. Dollars drawn on a U.S. bank. Subject to applicable law, payments may be applied to what you owe us in any manner we choose in our sole discretion. We can accept late payments, partial payments or payments marked "payment in full" or with any other restrictive endorsement without losing any of our rights under this Agreement. We credit your payments in accordance with the terms contained on your statement. We may reject and return any payment that creates or adds to a credit balance on your Account. We may reduce the amount of any credit balance by any new charges.

**Consumer Reporting Agencies.** We can reinvestigate and reevaluate any information you provided on your credit application at any time, and in the course of doing so, we may ask you for additional information, request credit bureau reports and/or otherwise verify your current credit standing. The results of these investigations and evaluations could lead to a reduction or termination of your credit limit, changes in the APR applicable to your Account, or changes in other terms of your Account. As required by law, you will be notified of these changes. By opening this Account, you authorize us to obtain consumer reports from consumer reporting agencies to determine your credit eligibility, review your Account, for collection purposes, and for any other use permitted by law. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report relating to you. We generally report information regarding the status and history of your Account to consumer reporting agencies every month. However, we are not obligated to release any such information unless required to do so by law. If you believe the information we have reported is inaccurate, please write to us at First Interstate Bank, Payment Services, P. O. Box 30918, Billings, MT 59116-0918. Please include your name, address, home phone number, and Account number.

**Prohibited Transactions.** You shall not use the Credit Card for any illegal transaction. You agree to notify us if your Account is ever used for Internet gambling, even if you believe the activity to be legal. If you do not, we may close your Account.

**Waivers.** If, for any reason, we do not make use of any of our rights under this Cardholder Agreement on a particular occasion, that will not limit our rights in the future in any way.

## **YOUR BILLING RIGHTS: KEEP THIS NOTICE FOR FUTURE USE**

**This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.**

### **What To Do If You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

First Interstate Bank  
Payment Services  
PO Box 30918  
Billings, MT 59116-0918

You may also contact us by email at [creditcards@fib.com](mailto:creditcards@fib.com)

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.

- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

### **What Will Happen After We Receive Your Letter**

#### **When we receive your letter, we must do two things:**

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

#### **While we investigate whether or not there has been an error, the following are true:**

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

#### **After we finish our investigation, one of two things will happen:**

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your Credit Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your Credit Card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your Credit Card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

First Interstate Bank  
Payment Services  
PO Box 30918  
Billings, MT 59116-0918

You may also contact us by email at [creditcards@fib.com](mailto:creditcards@fib.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

**Important Notice – Please Read Carefully**

**We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.**

**Please contact Payment Services with any questions about this notice at 1-888-833-3454.**

## **FirstRewards® Program Rules**

This document (“Supplement”) describes the terms and conditions of the FirstRewards Program (“Program”) and supplements the Card Agreement that governs your credit card account issued by First Interstate Bank (the “Account”). The Program is a loyalty program sponsored by First Interstate Bank and administered by an independent contractor not affiliated with First Interstate Bank (such contractor and any of its affiliates are the “Loyalty Partner”).

By using the Account, you agree to participate in the Program. Your participation is subject to the terms of the Card Agreement, including the arbitration provision, if applicable, and this Supplement. In the event of a conflict between the Card Agreement and this Supplement, with respect to matters relating to the Program, this Supplement supersedes the Card Agreement.

### **Earning FirstRewards Points**

**Points on Purchases:** You earn Point(s) for every one dollar of Net Qualifying Purchases made with your Account by you or an authorized user as outlined in the letter accompanying your Card Agreement. In order to be eligible to earn Point(s), the Account must be “active” (meaning the Account must not be terminated by you or us) and the Account must be in “good standing” (meaning that the Account is not past due, or otherwise in default under the terms of the Card Agreement that governs your credit card account).

**Qualifying Purchases:** Qualifying Purchases means the dollar amount of purchases of goods or services you make using your Account but does not include cash-like transactions such as money send, purchases of traveler’s checks, foreign currency, money orders, wire transfers, cryptocurrency, lottery tickets, casino gaming chips, race-track wagers or similar betting transactions. You do not earn rewards on Cash Advances, Balance Transfers, interest, fees, and other charges. You do not earn rewards on insurance charges posted to your Account. First Interstate Bank shall determine what constitutes a Qualifying Purchase in its sole discretion. Such determinations are final.

### **Bonus Offers:**

- We may offer bonuses from time to time. Any bonus offer will be governed by this Supplement and the terms of the specific bonus offer.
- Under the terms of a bonus offer, additional Points may be awarded for specific rewards categories, where applicable.
- Merchants who accept Mastercard credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa/Mastercard procedures based on the kinds of products and services they primarily sell. We group similar merchant codes into categories for purposes of making reward offers to you. We make every effort to include all relevant merchant codes in our rewards categories. However, even though a merchant or some of the items that it sells may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant does not qualify for reward offers on purchases in that category.
- Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category.
- Where a bonus offer is based upon the date of a purchase, Points are calculated based on the date the transaction posts to your Account.
- We will attempt to match credits to an associated Purchase for purposes of determining Points value of the credit. However, where, in our sole discretion, that is not possible, we will determine the Points value in our sole discretion.

### **Additions and Subtractions to Your Points Balance:**

- Points are calculated based on “Net Qualifying Purchases.” Net Qualifying Purchases are the amount of eligible Qualifying Purchases made with your Account after we subtract any returns, disputed charges, unauthorized charges, illegal or fraudulent



- charges, or other credits for such Purchases.
- When calculating Points, we may subtract Points earned where we determine, in our sole discretion, that the conditions required for earning those Points were not satisfied.
- Subtractions may result in a negative Points balance, and future Points earnings will go towards any deficiency.
- Redemptions are deducted from your Points balance. If the redemption is fulfilled and a subsequent adjustment is made or we later discover that you did not have sufficient Points for that redemption, you will have a negative balance, and future Points earnings will go towards any deficiency. You also agree that you owe First Interstate Bank the value of the redemption in the event you did not have sufficient Points to redeem.

## **Expiration, Forfeiture, Termination, Changes**

**Point Expiration:** Points expire after twelve (12) months of Account inactivity. This means, if you do not have any transactions on your Account or reward redemptions on your Account for 365 days, your Point balance will be reduced to zero at the end of that period. Points that expire and are forfeited will not be reinstated.

**Transfers:** You cannot transfer Points to another Account or person.

**Forfeiture:** You lose all accrued Points when your Account is terminated, either by you or us. If we determine in our sole discretion that you are misusing the Program you will not earn Points, and you may forfeit any Points previously earned. Misuse includes fraud or attempting to otherwise game or misuse Points or the Program.

**Termination:** We may suspend or terminate the Program or your participation in the Program at our sole discretion, at any time, and without prior notice.

**Changes:** We may add to, modify, or terminate the Program at any time, including without limitation changing eligibility criteria and adding caps and fees. We will give you prior notice to the extent required by law. A current description of this Program and the current version of this Supplement may be found at [rewards.firstinterstate.com](https://rewards.firstinterstate.com). Any revisions may affect your ability to earn or redeem Points.

## **Redemption of FirstRewards Points**

You can use your Points to redeem for any available reward options. You are responsible for how Points are used, including if you allow authorized users to access your Points. The Account must be open in order to redeem rewards. All Point redemptions are final.

You may redeem Points for a statement credit to your Account or to a First Interstate Bank deposit account with common ownership (if applicable to your program). Once a credit is issued it cannot be cancelled or refunded. Point redemption statement credits will reduce the balance on your Account but will not count as payments. You will still be required to pay at least the Minimum Payment Due (if any) as shown on your billing statement each month.

In addition, we may offer you other redemption options through our Loyalty Partner. Redemption instructions can be found [rewards.firstinterstate.com](https://rewards.firstinterstate.com), or by calling the toll-free number 1-833-251-6403. The available options may change at any time and without notice. The options may be subject to material conditions, limitations, and restrictions, including fees. Please review the terms carefully. Despite the Program's best efforts to ensure accuracy, printing and website errors may occasionally occur. First Interstate Bank and Loyalty Partner reserve the right to correct such errors at any time. Once redeemed, redemptions are non-refundable and cannot be exchanged.

We may impose a minimum redemption threshold. Rates for redemptions options may vary and are subject to change without notice.

FIRST INTERSTATE BANK, LOYALTY PARTNER, 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 PROGRAM. FIRST INTERSTATE BANK, LOYALTY PARTNER, AND THEIR AFFILIATES WILL NOT BE LIABLE FOR ANY DEFECTS IN REWARDS OR DAMAGES RESULTING FROM USE OF ANY REWARDS PROVIDED THROUGH THE PROGRAM.

## **Points Are Not Property**

Points are not your property, have no cash or monetary value, are non-negotiable, and can only be redeemed as offered through the Program.

## **Disclaimer**

First Interstate Bank is not responsible for inaccuracies in 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 Program harmless if Loyalty Partner fails to meet its contractual or other obligations, resulting in Program interruption or termination prior to your redeeming your Points or receiving your rewards. You also agree to hold First Interstate Bank and its affiliates harmless if a Program merchant files for bankruptcy, or otherwise goes out of business after you have redeemed your Points for a reward from the merchant but before you receive or use the reward.

### Void Where Prohibited and Taxes

This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Social Security number and income</li> <li>Account balances and account transactions</li> <li>Payment history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For Joint Marketing with other financial companies.</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> information about your <b>transactions and experiences</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We don't share

For nonaffiliates to market to you.	No	We don't share
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Questions?	Call 888-752-3332 or go to <a href="http://FirstInterstateBank.com">FirstInterstateBank.com</a>
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What we do	
<b>How does First Interstate Bank protect my personal information?</b>	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.
<b>How does First Interstate Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

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

## 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 855-342-3400 to have this Disclosure provided to you orally.