

Savings - Truth in Savings

Truth in Savings Disclosure

Effective Date: October 6, 2025

Personal Savings

General Information:

This disclosure contains rules governing your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

Interest: We reserve the right to at any time require not less than seven days notice in writing before any withdrawal from an interest bearing account. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily. If bank interest rates change today, your interest rate and annual percentage yield may be different from the rates stated on this disclosure. To obtain the annual percentage yield disclosed you must maintain a minimum balance of \$0.01 in the account each day. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate the interest on your account. The method applies a daily periodic rate to the principal in the account each day. In the Money Market Savings, interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). In Regular Savings, interest begins to accrue the business day we receive the deposit of noncash items (for example, checks).

Additional Terms: You will be assessed a \$10.00 Excess Withdrawal fee for each transfer or withdrawal after six of the following transaction types in a month: Withdrawals or Transfers to

another account of yours or to a third party by means of pre-authorized or automatic transfer, or made by telephone (including data transmission), computer, check, draft, debit card, or similar order (including POS transactions) to a third party. The fee will not apply to transactions made in person, at an ATM or by mail.

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us at (406) 255-5000.

Money Market Savings

The interest rate for a Money Market Savings account depends upon the applicable rate tier.

If the daily balance is less than \$10,000, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$9,999.99, but less than \$50,000 the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$49,999.99, but less than \$100,000 the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$99,999.99, but less than \$250,000 the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$249,999.99, the interest rate paid on the entire balance in the account will be 0.25%.

You must deposit at least \$100 to open the account. To avoid a \$15.00 monthly service charge you must maintain a minimum daily balance of \$1,500.00 per month.

Regular Savings^{1,2}

If the daily balance is less than \$10,000, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$9,999.99, but less than \$50,000 the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$50,000, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%.

You must deposit at least \$25 to open the account. To avoid a \$5.00 monthly service charge you must maintain a minimum daily balance of \$200.00 per month. Minimum balance requirements are waived for clients under 24 years of age.

¹To be eligible for the savings account promotion, you must be 18 years of age or older. You or any owner(s) on your savings account cannot have an existing First Interstate Bank consumer checking,

savings, or CD account, must not have had one within the past 90 days, and must not have received a bonus from First Interstate for opening a new checking and/or savings account within the past 12 months. All account applications are subject to approval. Eligible account for this promotion includes Regular Savings account. To receive the bonus, you must open a new First Interstate Bank consumer savings account using the bonus code and make a \$25 minimum deposit in a participating branch between October 6, 2025 and November 21, 2025. You must also deposit \$10,000 in funds new to First Interstate Bank within 30 days of account opening and maintain this minimum balance for 90 consecutive days, beginning on the 31st day after account opening. To earn the \$300 bonus, all qualifying activities must be completed. Your savings bonus will be credited to your new savings account within 45 days after the end of the 90-day balance maintenance period. Account must be open and have a positive balance to receive the bonus. This offer is eligible for accounts opened online or in-branch in the following states: CO, IA, ID, MN, MO, MT, ND, NE, OR, SD, WA, and WY. This offer may be discontinued or changed at any time prior to the expiration date without notice. Bonus may be reported as income earned on IRS form 1099-MISC or 1042-S, as required by law, and recipient is responsible for any applicable taxes.

²U.S. checking or savings account required to use Zelle[®]. Transactions between enrolled consumers typically occur in minutes. Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license. This promotion is in no way sponsored, promoted, administered by or associated with Early Warning Services, LLC or Zelle[®].