

Checking - Truth in Savings

Truth in Savings Disclosure

Effective Date: October 6, 2025

Personal Checking

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 (If your account earns 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 and credited to the account on the last day of the statement cycle. 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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

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.

Premier Checking^{1, 2}

The interest rate and annual percentage yield for a Premier Checking account depend 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 0.10% with an annual percentage yield of 0.10%. 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 \$49,999.99, 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. You will avoid a \$25.00 service charge if you maintain a minimum daily balance of \$10,000 per statement cycle, or if you maintain a combined minimum daily balance of \$50,000. To calculate your combined balance, we will add the lowest daily balance of this account during the statement cycle to the balance of your other First Interstate Bank deposit accounts (Checking, Savings, CD's, and IRAs) as of the last business day preceding the last day of the statement cycle.

The length of each Statement Cycle varies depending on the month, but the cycle is approximately 30 days. Each statement will show the Statement Cycle's start and end date in the Account Summary next to the "Beginning Balance" and "Ending Balance" disclosures. Please contact us if you need to adjust the dates of your Statement Cycle.

Select Checking^{1,2}

The interest rate for Select Checking is 0.10% with an annual percentage yield of 0.10%.

You must deposit at least \$25 to open the account. You will avoid a \$15.00 service charge if you:

- Maintain a minimum daily balance of \$1,500.00 per statement cycle,
- OR if you maintain a combined daily balance* of \$5,000 during the statement cycle,
- OR if any one owner/signer is 60 years of age or more,
- OR if any one owner/signer is an employee of First Interstate Bank limit 1 free checking per employee

The length of each Statement Cycle varies depending on the month, but the cycle is approximately 30 days. Each statement will show the Statement Cycle's start and end date in the Account Summary next to the "Beginning Balance" and "Ending Balance" disclosures. Please contact us if you need to adjust the dates of your Statement Cycle.

*To calculate your combined balance, we will add the lowest daily balance of this account during the statement cycle to the balance of your other First Interstate Bank deposit accounts (Checking,

Savings, CD's, and IRAs) as of the last business day preceding the last day of the statement cycle.

Basic Checking^{1,2}

You must deposit at least \$25 to open the account. You will avoid a \$5.00 service charge if you:

- Maintain a minimum daily balance of \$250.00 per statement cycle,
- OR receive at least one direct deposit per statement cycle*,
- OR if any owner/signer is between the ages of 14 and 24.

There will be a \$2.00 fee each statement cycle for paper statements. There is no charge to receive electronic statements.

*The length of each Statement Cycle varies depending on the month, but the cycle is approximately 30 days. Each statement will show the Statement Cycle's start and end date in the Account Summary next to the "Beginning Balance" and "Ending Balance" disclosures. You may incur a service charge if a monthly direct deposit falls outside of the Statement Cycle. Please contact us if you need to adjust the dates of your Statement Cycle.

Account Fees (All accounts):

- Paid Item(s) Overdraft Fee \$10.00 per item. Overdraft may be caused by: checks (including re-presented checks), ACH (including ACH transactions that a merchant initiates after a first ACH is returned), in person withdrawals, ATM withdrawals, other electronic means and returned deposit items.
- Stop Payment Fee \$32.00 per item
- Closed Account Fee –\$10.00 if the account has been open for less than 90 days
- Dormant Fee \$10.00 per month if there has been no activity for one year.

¹To be eligible for the checking account promotion, you must be 18 years of age or older. You or any owner(s) on your checking 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 accounts for this promotion include Simple Banking, Basic Checking, Select Checking, and Premier Checking accounts. To receive the bonus, you must open a new First Interstate Bank consumer checking 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 complete three or more electronic

deposits of \$500 or more each within 90 days of account opening ("Qualification Period") to earn the \$300 bonus. Transfers from another First Interstate checking or savings account do not qualify as a required \$500 electronic deposit. If you meet all qualifying criteria, the checking bonus will be credited to your new checking account within 45 days after the end of the Qualification 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[®].