



Checking - Truth in Savings

Truth in Savings Disclosure

Effective Date: {today}

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).

Premier Checking

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 \$100 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

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

You must deposit at least \$100 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

You must deposit at least \$100 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.
- Returned Deposit Item Fee - \$4.00