First Interstate

Member FDIC. Equal Housing Lender

Debit Card Courtesy Overdraft

What you need to know about overdrafts and overdraft fees

An overdraft occurs when your available balance does not have sufficient funds to cover the transaction, but we pay it anyway. For more information on overdrafts and when First Interstate Bank will assess overdrafts for paid items and rejected items, see the Overdrafts section of your account agreement. First Interstate Bank can cover your overdrafts two different ways:

1. We have standard overdraft practices that come with your account. A fee is associated with this service.
    - We DO authorize overdrafts on checks, transactions using your checking account, and automatic bill payments.
    - We do NOT authorize ATM or everyday debit card transactions as part of our standard overdraft service. ATM or debit card transactions may be declined if you are overdrawn or if the transaction will cause you to become overdrawn.
    - We pay overdrafts at our discretion, which means we do not guarantee we will always authorize and pay any type of transaction.
2. We also offer **overdraft protection plans**, such as a link to a Regular Savings, Money Market account, Overdraft Credit Line, or AdvanceLine Personal Line of Credit, which may be less expensive than our standard overdraft practices. A fee may be associated with these services. To learn more, ask your banker about these plans.

There is a way to cover those services (ATM and everyday debit card transactions) that are not currently covered in the two scenarios described above. This service is **Debit Card Courtesy Overdraft.**

Debit Card Courtesy Overdraft is a service offered to cover ATM and debit card transactions that will be declined when your account is overdrawn or will become so when the transaction occurs. Coverage is offered at our discretion and is not guaranteed. Standard overdraft fees will apply for this coverage, as explained below.

To authorize First Interstate Bank to pay overdrafts on ATM and everyday debit card transactions, please visit your local branch or call our Client Contact Center at 855-342-3400 (Monday - Friday 7:30 a.m. – 7:00 p.m. MT and Saturday 9:00 a.m. – 2:00 p.m. MT).

What fees will I be charged if the Bank pays my overdrafts?

Our standard overdraft practices apply different rules depending on the type of account:

Consumer Accounts

- We will charge you **$10** each time we pay an overdraft
- We will charge you no more than 4 overdraft fees per day

For Business Accounts

- We will charge you **$30** each time we pay an overdraft
- We will charge you no more than 5 overdraft fees per day