



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.
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. to 7:00 p.m. MT and Saturday, 9:00 a.m. to 2:00 p.m. MT).

Under our **standard overdraft practices**:

- We will charge a fee of \$10 each time we pay an overdraft on a consumer account and \$30 on a business account
- Maximum Daily Charge: