First Interstate

Member FDIC. Equal Housing Lender

# Consent to Electronic Statements and Disclosures For Consumer Accounts

For Consumer Accounts, we are required by law to give you certain information in paper form, such as periodic statements and other disclosures (collectively, "Online Statements"). We may also need to obtain your signature to perform certain functions. You can choose to both receive information and to provide necessary signatures related to your Consumer Account relationship with us electronically instead. In order to do this, we first need your consent to use electronic records and signatures. To provide you with electronic communications, we must know that you have read and accepted the following terms. Please indicate your acceptance by clicking on the "I Agree" button below.

1. You may receive your statements and disclosures electronically where you can view them online, download and/or print them. When you consent to receive Online Statements, you will generally not receive paper statements in the mail each month. However, if you need a paper copy of a statement, we will provide it at no charge upon your request. Even if you provide your consent to Online Statements, we may from time to time and in our discretion provide you with paper copies instead.
2. You have the right to withdraw your consent to Online Statements at any time at no charge. We reserve the right to cancel the delivery of your statements electronically at any time at our option. To withdraw your consent to Online Statements, you must notify us in one of three ways:
    - Write to First Interstate Bank, Attn: Internet Banking, P.O. Box 30918, Billings, MT 59116;
    - Visit your local First Interstate branch; or
    - Un-enroll via Online Banking.
3. When you consent to receive Online Statements electronically, you also consent to receive all notices, disclosures, and other messages related to your account electronically. We may send this information to you by posting it on our web site or by e-mail, or other electronic means that we choose.
4. After you consent to Online Statements, you may, upon request, obtain a paper copy of your statement. We may charge a fee for a paper copy your request. You may withdraw your consent to Online Statements at any time and at no charge by contacting us using one of the methods listed above.

5. You must provide and update your email address to First Interstate Bank for communication purposes. If your email address changes please notify us promptly by calling us at 1–855–342–3400 (Monday – Friday, 7:30 a.m. to 7:00 p.m. MT and Saturday, 9:00 a.m. to 2:00 p.m. MT) or visiting any First Interstate Bank location.
6. If we send you a notice, disclosure, or other message electronically and you wish to download or print it and are unable to do so, contact us at 1–855–342–3400 (Monday – Friday, 7:30 a.m. to 7:00 p.m. MT and Saturday, 9:00 a.m. to 2:00 p.m. MT) or by mail to First Interstate Bank, Internet Banking, PO Box 30918, Billings, MT 59116.
7. Click on **System Requirements** to obtain the minimum hardware and software requirements for access to and retention of Online Statements.
8. We will notify you if a change in the hardware or software requirements are needed to access or retain your Online Statements. Please note at that time you will be asked to re-consent to receiving your statements electronically. If you choose, you may withdraw your consent to Online Statements at no charge.
9. This Consent to Electronic Statements and Disclosures applies to Consumer Accounts only. For Business Accounts, please review the Online Banking Terms and Conditions.

## Error Resolution Notice for Consumer Accounts

In case of Errors or Questions About Your Electronic Transfers on your personal accounts, call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement receipt.

We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer

involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within 3 business days after completing our investigation. If we decide there was not an error, we will mail you a written explanation. You may ask for copies of the documents that we used in our investigation.

FIRST INTERSTATE BANK
ATTN: ATM OPERATIONS
PO BOX 30918
BILLINGS, MT 59116-0918
Business Days: Monday-Friday, 8 a.m. to 5 p.m. MT
Excluding Federal Holidays
Phone 406-237-2745
Cash Card Network: 800-342-6599

Business Days: Monday – Friday, 7:30 a.m. to 7:00 p.m. MT and Saturday, 9:00 a.m. to 2:00 p.m. MT.
Excluding Federal Holidays
Phone: 855-342-3400

In case of Errors or Questions About Your Electronic Transfers on your Business Accounts, please review your Deposit Agreement and the Online Banking Terms and Conditions.

## Error Resolution Notice for Consumer Loans

If you think there is an error on your statement, write to us (on a separate sheet) at the address shown on your bill.

In your letter, give us the following information:

- Account information: Your name and account number.

- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance
- We can apply any unpaid amount against your credit limit.

We figure the interest charge on your account by applying the periodic rate to the “daily balance” of your account for each day in the billing cycle. To get the “daily balance” we take the beginning balance of your account each day, add any new advances and fees, and subtract any payments or credits. This gives us the daily balance.

The periodic rate on your line of credit may vary.