First Interstate

Member FDIC. Equal Housing Lender

Credit Card Interest Rates, Charges and Fees

FirstRewards® World Elite Mastercard® for Small Business Rate and Fee Information

Accurate as of: October 1, 2026

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	**22.00%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**28.00%** This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.50
Fees	
Annual Fee	**None**
Transaction Fees	

Balance Transfer	Either **$10** or **3%** of the amount of each transfer, whichever is greater.
Cash Advance and Convenience Checks	Either **$10** or **4%** of the amount of each cash advance and convenience check, whichever is greater.
Foreign Transactions	
International transaction fee	**None**
Penalty Fees	
Late Fee	Up to **$39.00**
Returned Payment Fee	Up to **$35.00**
Over-the-Credit-Limit	Up to **$35.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of $28.50.

Research Charges: We will charge $20 per hour, $10.00 minimum per project and $1.00 per credit card statement.

All account terms are governed by the Credit Card Agreement.

The information about the costs of the card is accurate as of October 1, 2026. This information may change after that date. To find out what may have changed, write to First Interstate Bank,

Payment Services Division, P.O. Box 30918, Billings, MT 59116-0918 or call 855-342-3400.

Mastercard® Small Business Card Rate and Fee Information

Accurate as of: October 1, 2026

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	**0.00%** introductory APR for 12 months after account opening. After that, your APR will be **20.00%.** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**28.00%** This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.50
Fees	
Annual Fee	**None**
Transaction Fees	

Balance Transfer	Either **$10** or **3%** of the amount of each transfer, whichever is greater.
Cash Advance and Convenience Checks	Either **$10** or **4%** of the amount of each cash advance and convenience check, whichever is greater.
Foreign Transactions	
International transaction fee	**None**
Penalty Fees	
Late Payment	Up to **$39.00**
Returned Payment	Up to **$35.00**
Over-the-Credit-Limit	Up to **$35.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of $28.50.

Research Charges: We will charge $20 per hour, $10.00 minimum per project and $1.00 per credit card statement.

All account terms are governed by the Credit Card Agreement.

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Payment Services Division, P.O. Box 30918, Billings, MT 59116-0918 or call 855-342-3400.

FirstRewards® World Elite Mastercard® for Business, Mastercard® Corporate MultiCard FirstRewards® Card, and Mastercard® Corporate Fleet FirstRewards® Card Rate and Fee Information

Accurate as of: October 1, 2026

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	18.00% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	28.00% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	32.74% This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.50

Fees	
Annual Fee	**$0.00** the first year. Thereafter, **$50.00** per card per year. (Maximum fee $200.00)
Transaction Fees	
Balance Transfer	Either **$10** or **3%** of the amount of each transfer, whichever is greater.
Cash Advance and Convenience Checks	Either **$10** or **4%** of the amount of each cash advance and convenience check, whichever is greater.
Foreign Transactions	
International transaction fee	**0.00%**
Penalty Fees	
Late Payment	**$30.00**
Returned Payment	**$40.00**
Over-the-Credit-Limit	**$35.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of $28.50.

Research Charges: We will charge $20 per hour, $10.00 minimum per project and $1.00 per credit card statement.

All account terms are governed by the Credit Card Agreement.

The information about the costs of the card is accurate as of October 1, 2026. This information may change after that date. To find out what may have changed, write to First Interstate Bank, Payment Services Division, P.O. Box 30918, Billings, MT 59116-0918 or call 855-342-3400.

Mastercard® Business Card, Mastercard® Corporate MultiCard, and Mastercard® Corporate Fleet Card Rate and Fee Information

Accurate as of: October 1, 2026

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	18.00% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	28.00% This APR will vary with the market based on the Prime Rate.

Penalty APR and When it Applies	**32.74%** This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.50
Fees	
Annual Fee	**$0.00**
Transaction Fees	
Balance Transfer	Either **$10** or **3%** of the amount of each transfer, whichever is greater.
Cash Advance and Convenience Checks	Either **$10** or **4%** of the amount of each cash advance and convenience check, whichever is greater.
Foreign Transactions	
International transaction fee	**0.00%**
Penalty Fees	
Late Payment	**$30.00**

Returned Payment	$40.00
Over-the-Credit-Limit	$35.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of $28.50.

Research Charges: We will charge $20 per hour, $10.00 minimum per project and $1.00 per credit card statement.

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