First Interstate

Member FDIC. Equal Housing Lender

First Interstate Bank Online, Mobile App, and Mobile Messages Privacy Policy

Last Updated: May 2026

This Online, Mobile App, and Mobile Messages Privacy Policy (*Policy*) describes how First Interstate Bank and our affiliates manage personal information about you when you interact with us online through our websites, mobile applications, and mobile messaging (*Sites, Mobile Apps, and Mobile Messages*) through your computer, smartphone, tablet, or other mobile devices (*computer or mobile devices*).

This Policy Explains

- How we collect personal information when you visit, use, or interact with us online; and
- How we may use or share personal information collected to deliver products and services to you or for advertising or event management purposes.

The terms *First Interstate* or *we*, *us,* or *our* in this Policy refers to banking and non-banking U.S. affiliates or subsidiaries of First Interstate that link to this Policy.

By using our Sites and Mobile Apps, you agree to this Policy.

Updates to this Policy

This Policy is subject to change. If we make changes to this Policy, we will revise the last updated date on this page. Your continued use of our Sites and Mobile Apps after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Linking to Other Sites

We may provide links to non-affiliated third-party sites, such as credit bureaus, service providers, merchants, or social media platforms (like Facebook or LinkedIn). If you follow links to sites not

controlled by First Interstate, you should review their privacy and security policies and other terms and conditions, as they may be different from those of our Sites and Mobile Apps. First Interstate does not guarantee and is not responsible for the privacy or security of these sites, including the accuracy, completeness, or reliability of their information. Your interactions with these third-party sites and features are governed by the privacy policies and terms and conditions of the companies providing them.

Protecting Your Personal Information

We use commercially reasonable measures to secure your information from unauthorized access, use, alteration, and disclosure. Nevertheless, transmission via the internet is not completely secure and we cannot guarantee the security of your information. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures.

Children

Our Sites and Mobile Apps are not marketed to individuals under the age of 13, and we request that these individuals do not provide personal information through our Sites and Mobile Apps. We do not knowingly collect personal information from children under 13. If you believe that a child has given us personal information, please contact us at **** so we can delete it.

Information We Collect

We collect several types of information from and about users of our Sites and Mobile Apps, including information:

- By which you may be personally identified, such as name, postal address, email address, telephone number, social security number, or any other identifier by which you may be contacted online or offline ("personal information").
- That is about you but individually does not identify you.
- About your internet connection, the equipment you use to access our Sites and Mobile Apps, and usage details.

We collect this information:

- Directly from you when you provide it to us, such as when you apply for or open a new account.
- Automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies.
- From third parties, for example, our business partners.

The type of personal information we collect will depend on how you interact with us and may include:

- Contact Information such as name, mailing address, email address, telephone, and mobile number(s).
- Account Application information such as credit and income information.
- Identifiers such as social security number, account number(s), driver's license number (or comparable), or other information that identifies you for ordinary business purposes.
- Access Authorization such as username, alias, PIN and password, and security questions and answers.
- Information from your computer, mobile devices, and user activity, where allowed by individual browsers and/or operating systems, such as:
- Information that you provide by filling in forms on our Sites and Mobile Apps. This includes information provided when you:
- Records and copies of your correspondence (including email addresses) if you contact us.
- Details of transactions you carry out through our Sites and Mobile Apps.
- The information you provide while using our Sites or Mobile Apps.

Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Sites and Mobile Apps, we use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Sites and Mobile Apps, including traffic data, location data, logs, and other communication data and the resources that you access and use on our Sites and Mobile Apps.

- Information about your computer and internet connection, including your IP address, operating system, and browser type.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking). See Choices About How We Use and Disclose Your Information for information on how you can opt out of behavioral tracking on this website and how we respond to web browser signals and other mechanisms that enable consumers to exercise choice about behavioral tracking.

The information we collect automatically may include personal information, or we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Sites and Mobile Apps and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Sites and Mobile Apps according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Sites and Mobile Apps.

The technologies we use for this automatic data collection may include:

- Cookies (or browser cookies). A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting, you may be unable to access certain parts of our Sites and Mobile Apps. Unless you have adjusted your browser setting so it will refuse cookies, our system will issue cookies when you direct your browser to our Sites and Mobile Apps. For information about managing your privacy and security settings for cookies, see Choices About How We Use and Disclose Your Information.
- Web Beacons. Pages of our Sites and Mobile Apps may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

How We Use Your Personal Information

Personal information collected from and about you described in this Policy may be used to provide our products or services, fulfill our business purposes, and to support legal requirements. These uses may include, for example:

- Presenting our Sites and Mobile Apps and their content to you.
- Delivering products and services to you. This includes, for example, performing operational functions like:
- Detecting and preventing fraud, identify theft, and other risks to you or First Interstate.
- Personalizing your digital and mobile experience by analyzing your use of our online services, including your responses to our emails and the pages and advertisements you view, and enhancing our Sites and Mobile App design and organization accordingly or identifying and/or creating relevant alerts, products, or services for you.
- Enabling you to participate in interactive features on our Sites and Mobile Apps, when you enable or activate these features and supporting capabilities (like geo-location, contact lists, camera and associated biometric data), such as:
- Notifying you about events you've registered for, or changes to our Sites and Mobile Apps or any products or services we offer or provide through them.
- Providing advertising on our Sites and Mobile Apps as well as non-affiliated third-party sites and through off-line channels like financial centers, call centers, and direct marketing (for example, email, mail, and phone).
- Performing analytics on our Sites and Mobile Apps, events, products, or services, including how to improve, enhance, or expand them.
- Complying with and enforcing applicable legal requirements, industry standards, contractual obligations, and our policies.
- Fulfilling any other purpose for which you provide it, or for which you provide your consent.

How We Share Your Personal Information

We may share the personal information we collect from and about you online described in this Policy (and subject to other legal restrictions and notices you may have received depending on your relationship with us) with:

- Our affiliates and subsidiaries.
- Our contractors, service providers, and other third parties we use to support our business. This includes, for example, event vendors, organizers, volunteers, contractors, and

sponsors.

- A buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by First Interstate about our Sites and Mobile App users is among the assets transferred.
- Any other party with your consent or to fulfill the purpose for which you provide it. For example, if you give us an email address to use the "email a friend" feature of our Sites and Mobile Apps, we will transmit the contents of that email and your email address to the recipients.
- Government Agencies, as required by laws and regulations.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our terms of use and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of First Interstate, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

Cookies and Other Tracking Technologies

Some content or applications, including advertisements, on our Sites and Mobile Apps are served by third parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone, or in conjunction with web beacons or other tracking technologies, to collect information about you when you use our website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

Analytics: First Interstate uses data analytics providers and session replay software providers to help understand use of our Sites and Mobile Apps and inform future service or technology

improvements. These include, but are not limited to, the following third-party services:

- Google Analytics collects information sent by your browser as part of a web page request, including cookies and your IP address. Google also receives this information and their use of it is governed by their Privacy Policy. For more information about how Google Analytics collects and processes data, please visit **this link.** To opt out of having your information used by Google Analytics, please visit **this link**. For more information, please visit Google's Privacy Policy **here**.
- Qualtrics' session replay collects interaction data to provide you with tech support and inform future Service or technology improvements. For more information on Qualtrics, including its data collection and processing practices, please see their replay services **here** and their privacy policy **here**.
- Yext may also use cookies and similar technology to perform search functions, find locations, or perform other site functions. For more information, please visit Yext's privacy policy, available at: **https://www.yext.com/privacy-policy**.

Advertising: Our third-party partners may use technologies such as cookies to gather information about your activities on our website and other websites to provide you advertising based upon your browsing activities and interests. If you wish to not have this information used for the purpose of serving you interest-based ads, you may opt out by **clicking here**. Please note this does not opt you out of all ads, only targeted ads. You will continue to receive generic advertisements online.

Additionally, third parties may place and read cookies on your browser or use web beacons for the purposes of showing our ads on other websites or social media platforms. These third parties may cookies and other identifiers for personalized and non-personalized advertising and measurement. Ad serving may be based on users' visits to our website or other websites on the Internet, and your activity may be tracked over time and across websites. This may occur, for example, while interacting with the following third-party services on our Sites and Mobile Apps:

- Google Analytics Advertising Features: For information about how Google collects, shares, and uses data, please visit: **https://policies.google.com/technologies/partner-sites**. You can opt out of Google's use of cookies or device identifiers by visiting the Google Ads Settings web page at: **http://www.google.com/ads/preferences/**. For more information, please visit Google's privacy policy at: **https://policies.google.com/privacy?hl=en&fg=1**.
- Microsoft Advertising: Microsoft collects or receives personal information from users of our Sites and Mobile Apps to provide Microsoft Advertising. For more information on how

Microsoft collects, shares, and uses data, please visit their privacy policy at: **https://privacy.microsoft.com/en-us/privacystatement**.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers, see Choices About How We Use and Disclose Your Information.

Social Media and Other Site Integrations

First Interstate may engage with clients on social media platforms and offer social share buttons on our sites that enable users to easily share information on social media platforms. Any content you post on official First Interstate-managed social media pages, such as pictures, information, opinions, or any personal information that you make available to other participants on these social platforms, is subject to the Terms of Use and Privacy Policies of those respective platforms.

We may also integrate with other sites to provide enhanced services or technological capabilities. Like the social media integrations discussed above, these plug-in services and capabilities are all governed by the terms, conditions, and policies of the underlying companies. For more information on how Adobe collects, shares, and uses data in connection with the Adobe Typekit services we use on our Sites and Mobile Apps, please see: **www.adobe.com/go/terms**. Information about the data collection and processing involved in Google Maps, where relevant, is available via the **Google Maps/Google Earth terms of service** and **Google's privacy policy**.

Online Behavioral Advertising

Personal information collected from and about you online as described in this Policy is used and shared to deliver advertising and marketing, including prescreened offers of credit, which may be of interest to you.

We present tailored ads to you:

- On our Sites and Mobile Apps through ads that appear as you sign on or off your online accounts
- In offline channels such as financial centers, call centers, and through direct marketing (for example email, mail, phone)

- On third party sites and mobile apps not affiliated with First Interstate

Choices about How We Use and Disclose Your Information

If your personal information is incomplete, inaccurate or not current, please use the "Contact Us" option on our Sites and Mobile Apps or email ****.

California provides its residents with additional rights regarding the use of their personal information. To learn more about California residents' privacy rights, visit our **California Consumer Privacy Act Notice**.

Nevada consumers may opt out of the "sale" of "covered information" as such terms are defined under Nevada law. However, we do not currently sell data triggering that statute's opt-out requirements.

Limiting Tracking Technologies

You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. You can also opt out of a third-party vendor's use of cookies by visiting the **Network Advertising Initiative opt-out page** or control the use of device identifiers via your device's settings. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.

Note that unless we state otherwise, we may not separately respond to or take any action with respect to a "do not track" configuration set in your internet browser.

Mobile Message Service Privacy Policy

First Interstate Bank operates a mobile messaging program (the "Program"). We collect and use personal data, including your phone number, solely to deliver messages you authorized.

Information Collected: We collect your mobile phone number and SMS consent status directly from you.

Sharing of Data: Mobile information or text messaging opt-in data and consent will not be sold or shared with third parties or affiliates for their marketing or promotional purposes. We may share your data with service providers (e.g., carriers, SMS platforms) strictly to provide the service

Opt-Out & Support: You can opt-out at any time by replying “STOP” to any message. For help, reply “HELP.”

Data Retention: We keep your data only as long as necessary for the program.

Contact Us

If you have questions about this Privacy Policy, or any of our privacy practices, please contact us by sending an email to **** or calling us toll-free at 855-342-3400.