Welcome to First Interstate Bank

CONVERSION GUIDE
First Interstate Bank Conversion Guide

Welcome to First Interstate Bank
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Your New Checking & Savings Accounts
Personal CDs & IRAs
Personal Online & Mobile Banking
Loans & Credit Cards
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Welcome to First Interstate Bank

First Interstate Bank has been serving the financial needs of our customers for over 40 years. As a recognized leader in community banking services, First Interstate is driven by strong family and corporate values, as well as a commitment to providing exemplary customer service. We exceed expectations through our products and services, and support, with leadership and resources, the communities we serve.

IN THIS GUIDE
To help ease your transition from United Bank to First Interstate Bank, you will find important information in this guide regarding:

• Your new First Interstate Bank accounts in comparison to your United Bank accounts.
• Specific information on the conversion of CDs, loans, checking accounts, savings accounts, ATM cards, debit cards, and more. Refer to the appropriate section to learn more.
• Terms and conditions of your accounts (detailed in the enclosed “Your Deposit Account” booklet).
• Additional products and services that are now available to you as part of the First Interstate family.

WHAT WILL HAPPEN TO YOUR ACCOUNTS
Your United Bank accounts will automatically be converted to First Interstate Bank accounts after the close of business on Friday, July 24, 2015 through Sunday, July 26, 2015. In most cases, this change will be automatic—you will not have to do anything. There are some accounts and products for which you will receive additional materials in the mail. These mailings are identified in this guide so you may anticipate their arrival.

WANT TO CHANGE YOUR ACCOUNT? NO PROBLEM!
If you have a United Bank checking and/or savings account, a First Interstate Bank checking and/or savings account with similar features has been selected for you. If you would like a different checking and/or savings account than the one we pre-selected, you may change to an account of your choosing starting Monday, July 27, 2015. Simply stop by any First Interstate Bank branch and we will assist you.

QUESTIONS?
If you have additional questions, please call our special customer service hotline at 1-888-833-3451, Monday – Friday from 7:30am to 6pm.
Frequently Asked Questions

I’M NOT FAMILIAR WITH FIRST INTERSTATE; TELL ME MORE ABOUT THE COMPANY.
First Interstate is an $8.5 billion community banking organization headquartered in Billings, Montana. With 80 locations throughout Montana, Wyoming, and South Dakota, we have grown our business through a long-term, disciplined perspective that emphasizes our commitment to providing high-quality financial products and services as well as delivering exceptional customer service. We believe strongly in assisting our communities through socially responsible leadership as well as cultivating a strong and positive corporate culture. We intend to remain a leader in our markets by continuing to adhere to these core principles and values that have contributed to our growth and success.

WILL MY ACCOUNT NUMBERS CHANGE?
Other than a few exceptions, account numbers will not change. If your account is one in which the account number will change, you will be notified in a separate mailing.

DO I USE THE SAME CHECKS I HAVE NOW?
Yes, you may continue using your current United Bank checks until December 31, 2015. After that date, your checks must have First Interstate’s name and routing number (092901683). Please feel free to contact any First Interstate Bank branch and we will assist you with your new check order. If you order your checks through another vendor, you will need to give them your updated information.

WILL I CONTINUE TO RECEIVE MY DEPOSIT STATEMENTS AS USUAL?
You will receive a final deposit account summary from United Bank for all transactions through July 24, 2015. Within the first 30 days after July 27, 2015 (in accordance with your current statement cycle), you will receive your first deposit account statement from First Interstate Bank.

DOES FDIC INSURANCE STILL APPLY?
Yes, your deposits at First Interstate Bank are FDIC insured to at least $250,000 per account holder ($250,000 per IRA plan).

WILL FEES AND SERVICE CHARGES CHANGE?
You may find that some fees and charges will change, while others may stay the same. We have highlighted how each account works in the pages that follow. Please review the enclosed “Your Deposit Account” booklet as well as the Fee Schedule on page 24 for important information concerning your accounts.

WILL RATES ON MY CDS AND IRAs CHANGE?
You will continue to earn the interest rate guaranteed on your CD and/or IRA when you opened your account at United Bank, or at its last renewal, for the remainder of the account term. Upon maturity, CDs and IRAs may be renewed at First Interstate Bank’s current market rates in effect on that date, unless otherwise notified.

WILL THIS TRANSITION AFFECT DIRECT DEPOSITS (SUCH AS PENSION AND SOCIAL SECURITY) INTO MY ACCOUNT?
Direct deposits and direct debits will continue to post to your account(s). First Interstate Bank will notify originators of the new routing
number. Government originators are quick to revise this type of data. Unfortunately, others do not always revise the information when notified. If we cannot get the originator to make the revisions we request, we may ask you to contact those parties.

WHAT ABOUT MY UNITED BANK VISA® DEBIT CARD AND ATM CARD; CAN I STILL USE THEM?
Yes, please continue to use your United Bank VISA Debit and ATM cards through midnight on Sunday, July 26, 2015. If you have a United Bank VISA Debit and/or ATM card, you will receive a new First Interstate Bank MasterCard Debit and/or ATM card on or before July 15, 2015. You will be able to start using your new First Interstate Bank cards on Monday, July 27, 2015. At that time, we suggest you immediately destroy your old United Bank VISA Debit and/or ATM cards.

If you have pre-authorized charges tied to your United Bank VISA Debit card, you will need to inform all appropriate parties of your new First Interstate Bank debit card number.

WILL I STILL BE ABLE TO SEND WIRES AFTER THE CONVERSION TO FIRST INTERSTATE?
Yes, you will be able to send and receive both foreign and domestic wires from your First Interstate account. To receive incoming domestic wires, please provide the sender your account number, the name and physical address as it is listed on your account, and First Interstate Bank’s routing number (092901683).

It is important to provide accurate and complete information in order to ensure the transfer is processed. First Interstate Bank does not accept wires with pseudo or partial account numbers. To receive international wires sent in U.S. dollars, please provide the originator with the following information:

- **Receiving Bank:**
  - Bank of New York
  - 1 Wall Street, 19th Floor
  - New York City, NY 10286
  - SWIFT CODE: IRVTUS3N
  - ABA: 021000018

- **With further credit to Beneficiary Bank:**
  - Acct #8901029815
  - First Interstate Bank
  - 401 N. 31st Street
  - Billings, MT 59101

If you need instructions for routing a wire sent in foreign currency or would like to send a wire, please visit your local First Interstate Bank.

WHERE DO I SEND MY LOAN PAYMENTS AFTER THE CONVERSION?
Beginning Monday, July 27, 2015, loan payments can be made at any First Interstate Bank branch or by mail. If you have a United Bank payment booklet, continue to use those payment coupons. Send your payment to:

First Interstate Bank
P.O. Box 31295
Billings, MT 59107-1295

CAN I STILL ACCESS MY ACCOUNTS BY PHONE?
Yes. Beginning Monday, July 27, 2015, you can utilize First Interstate’s free 24-hour Day & Night Telephone Banking service by calling 1-888-752-3341. If you currently utilize Telephone Banking at United Bank, you will be automatically enrolled in First Interstate’s Day & Night Telephone Banking.
passcode to use First Interstate’s Telephone Banking will be the same passcode you used to access United Bank’s Telephone Banking.

I CURRENTLY BANK ONLINE WITH UNITED BANK. DO I HAVE TO CHANGE ANYTHING TO CONTINUE THIS SERVICE?
You will automatically be set up with a new online banking profile with First Interstate Bank. For more information, please see the Personal Online and Mobile Banking section of this guide on page 16.

WILL I STILL BE ABLE TO ACCESS MY UNITED BANK TRANSACTION HISTORY IN ONLINE BANKING?
After Friday, July 24, 2015, United Bank customers will not be able to access their account history online. However, United Bank online customers’ last 18 months of account statements will be automatically converted to their new First Interstate Bank Personal Online Banking account and will be available starting Monday, July 27, 2015.

WHEN WILL BRANCH OFFICES BE OPEN AND WHAT ARE THEIR HOURS?
First Interstate Bank has 80 banking locations throughout Montana, Wyoming, and South Dakota. A listing of these locations is included on pages 25-27 of this conversion guide. For a complete listing of ATM locations, branch locations, and hours, please visit our website, firstinterstate.com.

I HAVE A SAFE DEPOSIT BOX AT UNITED BANK. WILL I HAVE TO CHANGE ANYTHING AS A RESULT OF THE CONVERSION?
Nothing will change regarding your safe deposit box as a result of the transition from United Bank to First Interstate Bank. No action on your part is required.

IF I STILL HAVE MORE QUESTIONS, IS THERE ANYONE I CAN TALK TO?
Of course! Visit one of our local First Interstate branches, and one of our employees can assist you. You may also call our special customer service hotline at 1-888-833-3451, Monday – Friday, 7:30am to 6pm.
Your New Checking & Savings Accounts

HOW WE SELECTED YOUR NEW CHECKING AND/OR SAVINGS ACCOUNT
For purposes of this conversion, we have selected a First Interstate Bank checking and/or savings account for you based on the similarity of your current United Bank checking and/or savings account.

<table>
<thead>
<tr>
<th>Personal Checking Accounts</th>
<th>First Interstate Bank Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Bank Accounts</td>
<td></td>
</tr>
<tr>
<td>UB Free</td>
<td>Free Checking</td>
</tr>
<tr>
<td>UB Direct</td>
<td>Free Checking</td>
</tr>
<tr>
<td>UB Preferred</td>
<td>Preferred Checking**</td>
</tr>
<tr>
<td>UB Advantage</td>
<td>Preferred Checking*</td>
</tr>
<tr>
<td>UB Investor’s Choice</td>
<td>Preferred Checking**</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal Savings Accounts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings Account</td>
<td>Health Savings Account</td>
</tr>
<tr>
<td>UB Savings</td>
<td>Regular Savings</td>
</tr>
<tr>
<td>UB Junior Savings</td>
<td>Regular Savings - Minor Account***</td>
</tr>
<tr>
<td>UB Christmas Club</td>
<td>Christmas Club</td>
</tr>
<tr>
<td>UB Money Market</td>
<td>Market Interest Savings</td>
</tr>
<tr>
<td>UB Partnership</td>
<td>Market Interest Savings</td>
</tr>
</tbody>
</table>

*Customers 60 years of age and over will not be charged a maintenance fee.
**Customers will be placed in a no-service charge Preferred account.
***Customers in this account will be transferred to a Regular Savings account upon turning 18 years of age.
If you would like a different checking and/or savings account than the one we pre-selected, you may change to an account of your choosing starting Monday, July 27, 2015. Simply stop by any First Interstate branch and we will assist you. First Interstate Bank offers a wide range of checking and savings account options, each with a variety of added benefits to make your life a little easier. You will find complete descriptions of First Interstate’s checking and savings accounts—personal and business—on the following pages.
<table>
<thead>
<tr>
<th>Personal</th>
<th>MarketManager</th>
<th>Preferred Checking</th>
<th>Regular Checking</th>
<th>Free Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Earn interest while having access to premium account benefits.</td>
<td>Full-service checking account that earns interest with easy access to funds.</td>
<td>Maintain a lower balance with access to a full range of account features.</td>
<td>Basic account for active online customers who are always on the go.</td>
</tr>
<tr>
<td>Minimum balance requirement</td>
<td>$50,000 in other combined First Interstate deposits*</td>
<td>$1,500 in Preferred Checking or $5,000 in other combined First Interstate deposits*</td>
<td>$500</td>
<td>—</td>
</tr>
<tr>
<td>Monthly maintenance fee if balance below minimum</td>
<td>$25</td>
<td>$13 (waived for customers 60 years or older)</td>
<td>$9</td>
<td>—</td>
</tr>
<tr>
<td>Other requirements</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>Direct deposit (at least one per month) or electronic statements set up within 30 days of account opening. If neither occurs, a $5 monthly maintenance fee is charged.</td>
</tr>
<tr>
<td>Earns interest</td>
<td>■</td>
<td>■</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Free Debit Card**</td>
<td>World Debit™ MasterCard® with four free non-First Interstate ATM transactions per month</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>No charge for First Interstate Day &amp; Night Teller ATM use</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>No charge for First Interstate Day &amp; Night Telephone Banking</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>Unlimited check writing</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>I-Bank Online Banking</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>I-Pay Online Bill Payment</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>$4.95/mo; first two months free</td>
</tr>
<tr>
<td>I-Statements Electronic Statements</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>Account Alerts (basic)</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
</tbody>
</table>

*Limit of one account utilizing combined balance option

**Subject to approval
<table>
<thead>
<tr>
<th>Personal</th>
<th>MarketManager</th>
<th>Preferred Checking</th>
<th>Regular Checking</th>
<th>Free Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earn interest while having access to premium account benefits.</td>
<td></td>
<td></td>
<td>Maintain a lower balance with access to a full range of account features.</td>
<td>Basic account for active online customers who are always on the go.</td>
</tr>
<tr>
<td>Mobile Banking</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>Courtesy Overdraft</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>Overdraft Protection available**</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>Paper statements w/ images</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>Earn points when a FirstRewards World MasterCard** is opened at the same time as checking account</td>
<td>5,000 points</td>
<td>3,000 points</td>
<td>2,000 points</td>
<td>■</td>
</tr>
<tr>
<td>Safe deposit box rental discount ($5)</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>Free checks (style chosen by First Interstate) or $5 discount on other styles</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>CD interest rate bonus (0.10% for terms of 2+ years)</td>
<td>■</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>Gift cards</td>
<td>■</td>
<td>$3.95</td>
<td>$3.95</td>
<td>$3.95</td>
</tr>
<tr>
<td>Money orders</td>
<td>■</td>
<td>$4</td>
<td>$4</td>
<td>$4</td>
</tr>
<tr>
<td>Cashier’s checks</td>
<td>■</td>
<td>$5</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Incoming wires</td>
<td>■</td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>Foreign currency exchange</td>
<td>■</td>
<td>$12</td>
<td>$12</td>
<td>$12</td>
</tr>
<tr>
<td>AdvanceLine annual fee**</td>
<td>■</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Mortgage loan origination discount**</td>
<td>$250</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
<tr>
<td>Consumer loan discount ** (dealer-financed contracts ineligible)</td>
<td>0.5%</td>
<td>■</td>
<td>■</td>
<td>■</td>
</tr>
</tbody>
</table>

**Subject to approval**
<table>
<thead>
<tr>
<th>Business</th>
<th>Business Checking with Interest**</th>
<th>Basic Checking with Interest**</th>
<th>Business Checking</th>
<th>Basic Business Checking</th>
<th>Community Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High activity checking account that earns interest.</td>
<td>Earns interest; designed for businesses with low to moderate activity.</td>
<td>Full-service checking account with an earnings credit.</td>
<td>A great checking option for businesses that maintain a smaller balance.</td>
<td>An ideal account for nonprofit organizations.</td>
</tr>
<tr>
<td>Minimum balance requirement</td>
<td>$5,000</td>
<td>$25,000</td>
<td>—</td>
<td>$300</td>
<td>—</td>
</tr>
<tr>
<td>Monthly maintenance fee</td>
<td>—</td>
<td>—</td>
<td>$9</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Monthly service charge if balance is below minimum requirement</td>
<td>$10</td>
<td>$20</td>
<td>—</td>
<td>$9</td>
<td>—</td>
</tr>
<tr>
<td>Earns interest (tiered rate)</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Per check charge</td>
<td>$0.15</td>
<td>$0.25 after 50 checks/mo.</td>
<td>$0.15</td>
<td>$0.25 after 100 checks/mo.</td>
<td>$0.25 after 50 checks/mo.</td>
</tr>
<tr>
<td>Per deposit charge</td>
<td>$0.15</td>
<td>—</td>
<td>$0.15</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Per electronic debit or credit</td>
<td>$0.10</td>
<td>—</td>
<td>$0.10</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Per Deposit Item Charge (On First Interstate/Not on First Interstate)</td>
<td>$0.07/$0.10</td>
<td>$0.25 after 50 deposit items/mo.</td>
<td>$0.07/$0.10</td>
<td>$0.25 after 100 deposit items/mo.</td>
<td>$0.25 after 50 deposit items/mo.</td>
</tr>
<tr>
<td>Free Business Debit Card*</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
</tbody>
</table>

*All Business Checking accounts require a $100 opening deposit.

*Subject to approval

**Interest rates are subject to change.
<table>
<thead>
<tr>
<th>Personal Savings</th>
<th>Regular Savings</th>
<th>Market Interest Savings</th>
<th>Health Savings Account**</th>
<th>Montana Medical Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A good choice for straightforward individual or family savings with a lower balance requirement.</td>
<td>Designed for customers who maintain a higher account balance and want to earn interest.</td>
<td>Designed for people with High Deductible Health Plans. Similar to an IRA/401(k) for medical expenses.</td>
<td>Reduce your Montana income tax while saving for future medical needs, gaining tax-saving advantages while you do so.</td>
</tr>
<tr>
<td>Earns tiered money market rates*</td>
<td>—</td>
<td>■</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Minimum Balance Requirement</td>
<td>$200</td>
<td>$1,000</td>
<td>$500</td>
<td>$200</td>
</tr>
<tr>
<td>Service charge if balance is below minimum</td>
<td>$4.00/mo.</td>
<td>$11.00/mo.</td>
<td>$6.00/mo.</td>
<td>$4.00/mo.</td>
</tr>
<tr>
<td>Withdrawals per month</td>
<td>6/mo.</td>
<td>6/mo.</td>
<td>Unlimited</td>
<td>6/mo.</td>
</tr>
<tr>
<td>Fee if withdrawals exceed limit*</td>
<td>$10.00 for each withdrawal</td>
<td>$10.00 for each withdrawal</td>
<td>—</td>
<td>$10.00 for each withdrawal</td>
</tr>
<tr>
<td>Account Access</td>
<td>With the exception of HSAs, all Savings Accounts listed have access to Online Banking, Online Bill Payment, Electronic Statements, Account Alerts (basic), Direct Connect, and Mobile Banking.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Business Savings</th>
<th>Market Interest Savings</th>
<th>Business Savings Account</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A great opportunity for businesses to put their income to work with tiered interest rates.</td>
<td>Perfect for businesses that maintain a lower monthly balance but still want to earn interest.</td>
</tr>
<tr>
<td>Earns Interest*</td>
<td>■ (tiered rates)</td>
<td>■</td>
</tr>
<tr>
<td>Minimum balance requirement</td>
<td>$1,000</td>
<td>$200</td>
</tr>
<tr>
<td>Service charge if balance is below minimum</td>
<td>$11.00/mo.</td>
<td>$6.00/mo.</td>
</tr>
<tr>
<td>Deposit limit</td>
<td>25 items/mo.</td>
<td>25 items/mo.</td>
</tr>
<tr>
<td>Per deposit item</td>
<td>$0.20 after limit</td>
<td>$0.20 after limit</td>
</tr>
<tr>
<td>Withdrawals per month</td>
<td>6/mo.</td>
<td>6/mo.</td>
</tr>
<tr>
<td>Fee if withdrawals exceed limit*</td>
<td>$10.00 for each withdrawal</td>
<td>$10.00 for each withdrawal</td>
</tr>
<tr>
<td>Account Access</td>
<td>All Savings Accounts listed have access to I-Corp Online Banking, I-Payables Online Bill Payment, I-Statements Electronic Statements, and Mobile Banking.</td>
<td></td>
</tr>
</tbody>
</table>

*All Savings accounts require a $100 opening deposit. Interest rates are subject to change. **Free checks and free Debit Card
*Fee will not apply to transactions made in person, at an ATM, or by mail.
CHECKING AND SAVINGS ACCOUNT NUMBERS
Other than a few exceptions, your checking and savings account numbers will not change. If you have one of the few accounts that will have an account number change, we will notify you through a separate communication.

YOUR CHECKS AND CHECK ORDERS
You may continue using your United Bank check supply until December 31, 2015. After that date, your checks must have First Interstate’s name and routing number (092901683). Please feel free to contact any First Interstate Bank branch and we will assist you with your new check order. If you order your checks through another vendor, you will need to give them your updated information.

DIRECT DEPOSIT AND AUTOMATIC PAYMENTS
If you currently have a direct deposit (e.g. payroll, Social Security, government entities, etc.) deposited into your account, or an automatic payment (e.g. insurance or loan payment) being paid out of your account, this will continue. First Interstate Bank will send notice of the routing number change to originators. If the originator makes the requested change, you will not need to do anything. However, if the originator does not make the change, you may need to personally contact them. If you have set up a payment using a web-based bill payment program, you will need to go into that program and enter your new bank routing number (092901683) and, if applicable, your new account number, for any payments made after Friday, July 24, 2015.

INTEREST BEARING CHECKING AND SAVINGS ACCOUNTS
All First Interstate Bank interest bearing checking and savings accounts are variable rate accounts; rates may change at any time.

WITHDRAWAL FEE ON SAVINGS
There is an excessive withdrawal fee of $10 if withdrawals from your savings account exceed six (6) per month. This fee will not apply to savings transactions made in person, at an ATM, or by mail.

OTHER IMPORTANT SERVICES AND FEES
Please see page 24 of this guide for additional services and fees associated with your new checking and/or savings accounts.

ATM CARDS
If you have a… You will receive a…
United Bank First Interstate Bank ATM Card ATM Card
Your ATM card may be used free of charge at any First Interstate Bank Day & Night Teller machine.* In addition, your ATM card may be used to purchase goods and services where merchants utilize a Maestro® PIN pad. In other words, if you are able to confidentially enter your PIN, you may use your ATM card for purchases.

You will receive your First Interstate Bank ATM card on or before July 15, 2015. The PIN for your First Interstate Bank ATM card will be the same PIN that was associated with your United Bank ATM card.

*Fees apply when the card is used at a non-First Interstate Bank machine.
Your United Bank ATM card will no longer work after midnight on Sunday, July 26, 2015. You may begin using your First Interstate Bank ATM card on Monday, July 27, 2015. Your new First Interstate Bank ATM card will become active upon your first use at a First Interstate Bank ATM.

CONSUMER DEBIT CARDS

<table>
<thead>
<tr>
<th>If you have a...</th>
<th>You will receive a...</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Bank VISA® Debit Card</td>
<td>First Interstate Bank MasterCard® Debit Card</td>
</tr>
</tbody>
</table>

Like your current debit card, First Interstate Bank’s MasterCard Debit card works just like a check or ATM card. It is accepted at all MasterCard, Cirrus, and Maestro ATMs. You will receive your new First Interstate Bank MasterCard Debit card(s) on or before July 15, 2015. Please note, the PIN for your new First Interstate Bank MasterCard Debit card will be the same PIN that was associated with your United Bank VISA Debit card.

Your new First Interstate Bank MasterCard Debit card must be activated before it can be used. Please activate your new card immediately; this will let us know your card has been safely delivered. Please begin using your First Interstate Bank MasterCard Debit card on Monday, July 27, 2015. As of midnight on Sunday, July 26, 2015, your United Bank VISA Debit card will no longer be active. If you have any pre-authorized charges tied to your United Bank VISA Debit card, you will need to inform all appropriate parties of your new First Interstate Bank MasterCard Debit card number.

ACTIVATING YOUR NEW CARD
To activate your card, please call 1-800-342-2974. Beginning Monday, July 27, 2015, you may also activate your card using your PIN at a First Interstate Bank ATM or by visiting your local First Interstate Bank branch.

IMPORTANT DATES
- On or Before July 15—activate your new First Interstate Bank MasterCard Debit card as soon as you receive it. If you have not received your new First Interstate Bank MasterCard Debit card by July 15, 2015, please call 1-888-833-3451 for assistance.
  - July 26—continue to use your United Bank VISA Debit card through Sunday, July 26, 2015, when your card is deactivated.
  - July 27—begin using your new First Interstate Bank MasterCard Debit card and immediately destroy your old United Bank VISA Debit card.

DEBIT CARD BENEFITS
Your First Interstate Bank MasterCard Debit card comes with special benefits—at no charge to you! Please refer to the Guide to Benefits that will come with your new debit card for complete information about these benefits.

- MasterCard® Zero Liability*
- MasterCard® Global Service™
- MasterCard® Travel Service™
- MasterCard® Airport Concierge™
- Extended Warranty Insurance*
- Price Protection*
- Satisfaction Guarantee*
- ID Theft Resolution Services

*Certain terms, conditions, and exclusions apply. Review the Guide to Benefits for complete program details.
BUSINESS DEBIT CARDS

If you have a... You will receive a...

United Bank VISA* Business Debit Card First Interstate Bank MasterCard* Business Debit Card

Like your current debit card, the First Interstate Bank MasterCard Business Debit card works just like a check or ATM card. It is accepted at all MasterCard, Cirrus, and Maestro ATMs.

Your new First Interstate Bank MasterCard Business Debit card must be activated before it can be used. Please activate your new card immediately; this will let us know your card has been safely delivered. Please begin using your First Interstate Bank Debit card on Monday, July 27, 2015. As of midnight on Sunday, July 26, 2015, your United Bank VISA Business Debit card will no longer be active. If you have any pre-authorized charges tied to your United Bank VISA Business Debit card, you will need to inform all appropriate parties of your new First Interstate Bank MasterCard Business Debit card number.

ACTIVATING YOUR NEW CARD
To activate your card, please call 1-800-342-2974. Beginning Monday, July 27, 2015, you may also activate your card using your PIN at a First Interstate Bank ATM or by visiting your local First Interstate Bank branch.

IMPORTANT DATES
• On or Before July 15 – activate your new First Interstate Bank MasterCard Business Debit card as soon as you receive it. If you have not received your new First Interstate Bank MasterCard Business Debit card by July 15, 2015, please call 1-888-833-3451 for assistance.
• July 26 – continue to use your United Bank VISA Business Debit card through Sunday, July 26, 2015, when your card is deactivated.
• July 27 – begin using your new First Interstate Bank MasterCard Business Debit card and immediately destroy your old United Bank VISA Business Debit card.

BUSINESS DEBIT CARD BENEFITS
Your First Interstate MasterCard Business Debit card features benefits specifically tailored to business needs.
• MasterCard® Zero Liability*
• MasterRental® Insurance
• Purchase Assurance*
• MasterAssist® Travel Assistance Services
  • MasterLegal® Referral Service
  • MasterTrip® Travel Assistance
  • Travel Services Medical Assistance
  • Master RoadAssist®
• MasterTrip®
• MasterLegal®
• VAT Reclaim Service
• MasterCoverage®
• ID Theft Resolution Services

*Certain terms, conditions, and exclusions apply. Review the Guide to Benefits for complete program details.
Personal CDs & IRAs

CERTIFICATES OF DEPOSIT (CD)
Your United Bank CD will not change prior to its maturity. Approximately 20 days prior to your CD’s maturity date, you will receive a renewal notice informing you of changes that will occur at your CD’s renewal. It is important that you retain your original United Bank statement(s) along with your First Interstate Bank mailing and this conversion guide for your records.

First Interstate Bank offers CDs from seven days to five years. For more information or for rates, stop by any First Interstate Bank branch. Visit firstinterstate.com for special online rates.

INDIVIDUAL RETIREMENT ACCOUNT (IRA)
Your IRA will automatically be transferred to First Interstate Bank. Each IRA will maintain its maturity date, and your existing rate will be maintained until the IRA’s renewal date. Your IRA’s renewal notice will include additional information and disclosures. There is no annual fee on your First Interstate Bank IRA.

You will receive annual account statements itemizing all activity on your account within the past year. On Monday, July 27, 2015, First Interstate Bank will assume Custodial/Trustee responsibilities for your IRA account(s). You should keep all of your United Bank statements and this conversion guide for your records.
Personal Online & Mobile Banking

PERSONAL ONLINE BANKING
If you currently use personal online banking with United Bank, you will be set up with a new online profile within First Interstate’s I-Bank Personal Online Banking, which can be accessed from firstinterstate.com.

With First Interstate’s Personal Online Banking, you will be able to view account balance(s) and transactions, transfer funds between First Interstate Bank accounts (excluding mortgage accounts, IRAs, and HSAs), pay bills, place stop payments, and re-order checks. You can also enroll for electronic statements, mobile banking, and account alerts.

When you login to your new online profile for the first time after Monday, July 27, 2015, your Access ID will be your current United Bank online User ID. If your User ID is identified as an Access ID that already exists within First Interstate’s Personal Online Banking, we will notify you through a separate communication. Your password will be your current United Bank online banking password. During your first online session, you will be prompted to select a security image and pass phrase, as well as select and answer three security challenge questions. If you currently receive an electronic checking or savings account statement from United Bank, you will continue to receive your statement electronically.

If you are already a First Interstate Bank customer using online banking, your online banking information from United Bank will convert into a new online banking account, not into your existing First Interstate Bank Personal Online Banking account. This means you will temporarily have two logins for online banking at First Interstate. Our bankers will work to combine these two logins for your convenience after Monday, July 27, 2015.

PERSONAL ONLINE BILL PAYMENT
If you currently use personal online bill payment with United Bank, your bill payment profile will be automatically converted to your new First Interstate Bank personal online bill payment profile. Please note that Free Checking customers receive personal online bill payment free for two months. After two months, the cost for this service is $4.95 per month, and 40¢ per payment in excess of 20 payments. All other checking accounts receive this service for free.

PERSONAL MOBILE BANKING
If you currently use personal mobile banking with United Bank, you will need to re-enroll for First Interstate’s Personal Mobile Banking. You do this through First Interstate’s Personal Online Banking via the Mobile Banking & Alerts tab. First Interstate is proud to offer mobile apps, mobile web, and text banking.

If you currently use personal account alerts with United Bank, you will need to re-enroll for First Interstate’s Personal Account Alerts through First Interstate’s Personal Online Banking via the Mobile Banking & Alerts tab. From there, you can configure your alert settings.

Please note the information on the following pages regarding Personal Online Banking. Read the points carefully and be prepared to make the recommended adjustments or changes.
• **Online and Mobile Transaction History**
  United Bank online and mobile customers will no longer have access to their United Bank online and mobile transaction history after Friday, July 24, 2015.

• **Online Statement History**
  United Bank online customers’ last 18 months of account statements will be automatically converted to their new First Interstate Bank Personal Online Banking account and will be available starting Monday, July 27, 2015.

• **Online Bill Payment History**
  United Bank online customers’ bill payment history will be automatically converted to their new First Interstate Bank Personal Online Banking bill payment account and will be available starting Monday, July 27, 2015.

• **Online and Mobile Recurring/Scheduled Transfers**
  All current United Bank online and mobile users who have recurring and/or scheduled transfers will not be able to establish any new scheduled transfers after 4pm on Friday, July 24, 2015. No changes will occur to existing recurring and/or scheduled transfers; they will be automatically converted to your First Interstate Bank account.

• **Online and Mobile Recurring /Scheduled Bill Payments**
  United Bank customers who use online and mobile bill payment with recurring and/or scheduled payments will not be able to establish any new scheduled payments after 4pm on Friday, July 24, 2015. No changes will occur to existing recurring or scheduled payments; they will be automatically converted to your new First Interstate Bank account.

• **Online Bill Payment Payees**
  United Bank online customers’ bill payment payees will be automatically converted to their new First Interstate Bank Personal Online Banking bill payment account and will be available starting Monday, July 27, 2015.

• **Online Bill Payment eBills**
  United Bank online customers’ bill payment eBills will be automatically converted to their new First Interstate Bank Personal Online Banking bill payment account and will be available starting Monday, July 27, 2015.

• **Online Bill Payment Reminders**
  United Bank online customers’ bill payment reminders will be automatically converted to their new First Interstate Bank Personal Online Banking bill payment account and will be available starting Monday, July 27, 2015.

• **Popmoney (Person-to-Person Payments)**
  Effective Monday, July 27, 2015, Popmoney will no longer be offered. All payments scheduled to be paid after Friday, July 24, 2015 will be cancelled and not paid. We apologize for the inconvenience.

• **Quicken® and QuickBooks® Customers**
  The ability to update your money management software with your account data and transactional history for your current United Bank accounts and online banking will cease on Friday, July 24, 2015. It is important to have your account(s) up-to-date prior to Friday, July 24, 2015 to prevent losing access to this information. Any information not updated prior to that date will need to be keyed in manually.
ACCOUNT MAINTENANCE
If, after successfully logging into First Interstate’s Personal Online Banking, you recognize there are accounts missing, please use the Secure Message feature, or call our customer service hotline at 1-888-833-3451, Monday – Friday, 7:30am to 6pm, for assistance.

QUESTIONS
Any questions can be referred to First Interstate Bank’s customer service hotline by calling 1-888-833-3451, Monday – Friday, 7:30am to 6pm. When calling, please indicate you are a previous United Bank customer.
Loans & Credit Cards

PERSONAL LOANS
For the purposes of this conversion, we are pleased that First Interstate Bank has been able to keep changes on loan accounts to a minimum. For most customers, loan numbers will not change. If your loan payment was automatically deducted from a United Bank deposit account, we have already accounted for this change; there is nothing you need to do.

Customers who pay with a coupon book will not be receiving a new payment book. Continue to use your existing United Bank payment coupons when making a loan payment.

Beginning Monday, July 27, 2015, payments must be made at any First Interstate Bank branch or by mail to:

First Interstate Bank
P.O. Box 31295
Billings, MT 59107-1295

COMMERCIAL LOANS
Commercial loans will convert from United Bank to First Interstate Bank per the terms of the United Bank notes and security agreements. In the coming weeks, current United Bank commercial loan customers will receive letters with more information regarding their commercial loan.

CONSUMER CREDIT CARDS
If you have a United Bank VISA® credit card, you can continue to use this card. Your credit card is issued by TCM Bank, and there will be no disruption in service as a result of the transition to First Interstate Bank.

For inquiries related to your card, please contact TCM Bank directly by calling 1-800-883-0131. First Interstate Bank is not able to assist with inquiries regarding your United Bank VISA credit card.
Additional Products & Services

BOBCAT & GRIZ BANKING
Show your pride for the Montana State University Bobcats or the University of Montana Grizzlies by signing up for Bobcat Banking or Griz Banking, exclusively available at First Interstate Bank.

What are Bobcat and Griz Banking? They’re special programs that let you keep the checking account you have with First Interstate Bank, but upgrade your debit card and checks to exclusive designs featuring the famous Bobcat or Griz logos. In addition, you receive special amenities only available to Bobcat and Griz Banking members.

Features:
• Keep all the elements of your current First Interstate Bank checking account
• Upgrade to an exclusive Bobcat Banking or Griz Banking Debit card, available only at First Interstate Bank
• Upgrade to exclusive Bobcat or Griz Banking checks and receive a $5.00 discount on each check order through First Interstate Bank

Premium Benefits:
• Mortgage Loan origination fee discount of $250.00
• Consumer Auto Loan fee discount of $25.00
• CD Bonus of .05% on any term
• Earn 1,500 bonus FirstRewards points† upon approval of a FirstRewards World MasterCard** within the first 30 days of joining Bobcat or Griz Banking
• Bobcat Banking members only: 10% discount** at all Universal Athletic locations throughout the year, including a game-day discount of 25% on Bobcat apparel** (Montana stores only). Simply show and use your Bobcat Banking Debit card or checks to receive this discount.
• Griz Banking members only: 10% discount on all University Bookstore purchases** with 25% off on game days** (in-store only). Simply show and use your Griz Banking Debit card or checks to receive this discount.
• Exclusive field access
• Invitations to other special gatherings and promotions, exclusively for Bobcat and Griz Banking members

Fees & Information:
• Annual fee of $15.00 (which will be automatically deducted from the checking account tied to your Bobcat or Griz Banking membership) is paid at the time of enrollment and then annually on your enrollment anniversary (fee applies to each enrolling party).

*Subject to approval
†FirstRewards points given one-time only. Points will be credited to your account within four to six weeks.
**Some exclusions may apply. See store for details.
CASH MANAGEMENT SERVICES

Businesses use cash management to increase the amount of funds available for investment and to make operations more efficient. As a First Interstate customer, you now have access to the following Cash Management Solutions:

I-Corp: Business Online Banking
For businesses small and large, we recommend I-Corp, our online business banking suite. I-Corp offers all the features you need to conveniently manage your business online.

I-Payables: Business Bill Payment
I-Payables is an online bill payment service available to business customers using I-Corp, our online business banking suite. I-Payables offers the flexibility of paying bills electronically, which can help make managing your business easier.

Positive Payee: Account Protection
Companies who are committed to controlling fraud losses and are concerned about close management of the reconciliation process should take advantage of First Interstate Bank’s Positive Payee Service, which helps protect your accounts from check fraud.

Remote Deposit: Merchant Capture
Reduce the time and cost associated with handling paper checks by making deposits electronically with our Remote Deposit service. First Interstate Bank will provide your business with a scanner and software that gives you the freedom to scan and electronically deposit check payments directly into your First Interstate account via the Internet.

This electronic check depositing service removes paper from the check clearing process, which lowers the cost of payment processing, accelerates check clearing and funds availability, and maximizes cash flow for your business.

Lockbox: Remittance Processing
Lockbox is designed to accelerate the receipt and deposit of check and credit card payments sent through the mail. This cash flow improvement solution collects customer payments at a centralized post office box instead of at your business address, reducing the hassles, fraud risks, and delays associated with mail delivery and in-house processing.

Payment processing is done by First Interstate Bank, helping ensure your mailed payments are quickly received and directly deposited into your bank account.

Merchant Services: Credit Card Processing
First Interstate Bank, in alliance with First Data, offers business payment processing solutions tailored to help your business succeed. Whether you need payment solutions for in-person or online transactions, integrated terminals, electronic check acceptance, or gift cards, First Interstate Bank and First Data work together to make your transactions easier, faster, and smarter. Then you can focus on what you do best – serving your customers and growing your business.

For more information on these services, please visit firstinterstate.com.
WEALTH MANAGEMENT
At First Interstate Wealth Management, we have the expertise to assist you with not only expected issues, but the unexpected as well. We take the time to work comprehensively with our clients, giving you security and peace of mind. We're proud to serve a wide variety of clients with diverse needs. So no matter what stage of life you're in, our knowledgeable Wealth Advisors are ready to provide guidance.

We are proud to serve:
• Individuals
• Business Owners
• Corporate Executives
• Foundations
• Non-Profit Organizations
• Municipalities

INVESTMENT SERVICES
At First Interstate Investment Services, we take pride in helping you set and pursue your financial goals. Together with Cetera Investment Services, we can meet all of your investment and financial needs under one roof. You can even transfer money directly between your investment accounts and your First Interstate Bank checking or savings accounts!

First Interstate Investment Services provides the products and services of a full-service investment firm with personal attention you can appreciate.
• Financial Needs Analysis
• Stocks
• Bonds
• Mutual Funds
• Annuities
• IRA and 401k Accounts
• Life Insurance

Securities and insurance products are offered by, and representatives are registered with Cetera Investment Services LLC, Member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with First Interstate Bank or its related companies. View Cetera Investment Services' privacy policy and other important information. OSJ: 25 E. Lyndale Ave., Helena, Montana 59601.

Securities and insurance products are: * Not FDIC insured * May lose value * Not guaranteed by First Interstate Bank * Not a deposit * Not insured by any federal government agency. Investment Executives are registered to conduct securities business and licensed to conduct insurance business in limited states. Response to, or contact with residents of other states will only be made upon compliance with applicable licensing and registration requirements. The information in this conversion guide is for U.S. residents only and does not constitute an offer to sell, or a solicitation of an offer to purchase brokerage services to persons outside of the United States.
Our Commitment to Community

As the charitable affiliate of First Interstate BancSystem, Inc., the First Interstate BancSystem Foundation is funded by and works closely with the bank. The Foundation’s mission is to assist the First Interstate Bank family in being the premier corporate citizen in the communities we serve. This year, we celebrate the Foundation’s 25th anniversary. Since its inception, the Foundation has given over $20 million in financial support to organizations throughout our footprint. In addition, we’ve fostered several programs and gift matching opportunities for our employees to help us build on this ethic of giving.

GRANTING PROGRAM
The Foundation provides funding in two main areas: Community Development and Leadership. Community Development Grants are awarded to nonprofit organizations that provide services to low and moderate income individuals (LMI) and communities across our territory. Leadership Grants give First Interstate employees the opportunity to be community stewards. The Foundation relies on branch leadership to recommend funding based on the needs of their respective communities. From there, the branch and the Foundation grant dollars to community projects and activities.

FINANCIAL EDUCATION
We believe education evolves into responsibility. Working with our branches, we participate in and host financial education activities, from saving and budgeting to understanding credit and fraud prevention. We are committed to providing life-long financial education for people of all ages and incomes in the communities we serve.

EMPLOYEE MATCHING
The Employee Matching Program enables the Foundation to match employees’ personal contributions of time and money to qualified public charities. The Gift Matching program matches the gifts given by First Interstate Bank employees dollar-for-dollar. Any employee—from a teller to a Vice President—who makes a donation to a nonprofit that benefits our communities can have their contribution matched by the Foundation. For employees who prefer to donate time, our Volunteer Matching Program works in much the same way. The Foundation matches employee volunteer efforts at a rate of $10 for every hour donated (with a 20 hour minimum). First Interstate is, has been, and always will be a values-based, family company. These values are the foundation for the relationships we have with our customers, employees, shareholders, and the communities we serve. For us, it’s bigger than banking; it’s about making a difference. We are excited to welcome you into the First Interstate family. We hope you take as much pride in First Interstate Bank’s commitment to community as we do.
## Fee Schedule

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stop payment</td>
<td>$29</td>
</tr>
<tr>
<td>I-Bank or telephone banking stop payment</td>
<td>$17</td>
</tr>
<tr>
<td>Pre-authorized payment cancellation</td>
<td>$29</td>
</tr>
<tr>
<td>Return check/NSF</td>
<td>$29</td>
</tr>
<tr>
<td>Overdraft paid</td>
<td>$29</td>
</tr>
<tr>
<td>Continuous overdraft.</td>
<td>$35</td>
</tr>
<tr>
<td>Overdraft protection</td>
<td>$29</td>
</tr>
<tr>
<td>ATM transactions made at ATMs other than First Interstate Bank Day &amp; Night Teller ATMs</td>
<td>$2</td>
</tr>
<tr>
<td>ATM Mini-Statement</td>
<td>$1</td>
</tr>
<tr>
<td>Mobile Check Deposit fee</td>
<td>$1/item</td>
</tr>
<tr>
<td>I-Pay</td>
<td>$4.95/month; 40¢/payment in excess of 20</td>
</tr>
<tr>
<td>I-Bank</td>
<td>Free</td>
</tr>
<tr>
<td>I-Statements.</td>
<td>Free</td>
</tr>
<tr>
<td>I-Payables.</td>
<td>Free</td>
</tr>
<tr>
<td>I-Corp Premium</td>
<td>$25/month</td>
</tr>
<tr>
<td>I-Corp Classic</td>
<td>$9.95/month</td>
</tr>
<tr>
<td>I-Corp Basic</td>
<td>Free</td>
</tr>
<tr>
<td>Treasury bill purchase</td>
<td>$50</td>
</tr>
<tr>
<td>Garnishment/levy</td>
<td>$75</td>
</tr>
<tr>
<td>Night Depository lock bags</td>
<td>$25/bag</td>
</tr>
<tr>
<td>Coin counting/rolling (rollings $2.50 minimum)</td>
<td>1%</td>
</tr>
<tr>
<td>Rolled coin purchase</td>
<td>$10/roll</td>
</tr>
<tr>
<td>Checkcashingfornon-customer.</td>
<td>$10 for checks over $100</td>
</tr>
<tr>
<td>Foreign currency handling</td>
<td>$12</td>
</tr>
<tr>
<td>Customer</td>
<td>$12</td>
</tr>
<tr>
<td>Non-customer</td>
<td>$50</td>
</tr>
<tr>
<td>Foreign drafts</td>
<td>$12</td>
</tr>
<tr>
<td>Customer</td>
<td>$12</td>
</tr>
<tr>
<td>Non-customer</td>
<td>$50</td>
</tr>
<tr>
<td>Foreign item return fee</td>
<td>$18 + correspondent bank fee</td>
</tr>
<tr>
<td>Dormant account fee</td>
<td>$10/month</td>
</tr>
<tr>
<td>IRA transfer fee (to another financial institution)</td>
<td>$25</td>
</tr>
<tr>
<td>IRA direct rollover fee</td>
<td>$25</td>
</tr>
<tr>
<td>HSA transfer fee (to another financial institution)</td>
<td>$25</td>
</tr>
<tr>
<td>HSA mistaken distribution correction</td>
<td>$15</td>
</tr>
<tr>
<td>Checkbook reconciliation ($25 minimum)</td>
<td>$25/hour</td>
</tr>
<tr>
<td>Research: Imaged check.</td>
<td>$1/check</td>
</tr>
<tr>
<td>Research: Imaged statement.</td>
<td>$5/statement</td>
</tr>
<tr>
<td>Research time</td>
<td>$25/hour</td>
</tr>
<tr>
<td>Counter check.</td>
<td>$25/hour</td>
</tr>
<tr>
<td>Charged-off checking account</td>
<td>$50</td>
</tr>
<tr>
<td>Statement</td>
<td>$5</td>
</tr>
<tr>
<td>Miscellaneous items (per page)</td>
<td>$1</td>
</tr>
</tbody>
</table>

### SAFE DEPOSIT BOXES
- Check with your local First Interstate Bank office for size availability and rental rates.
- Safe deposit box drilling                                          | $150     |
- Safe deposit box replacement key                                    | $20      |
- Safe deposit box late fee                                           | $10      |

### CONSUMER LOAN FEES
- Process request for substitution of collateral                       | $50      |
- Process request for change in terms                                  | $50      |
- Process request for payment extension                                | $50      |
- Process request for name change on title                             | $25      |
- Coupon book replacement fee                                          | $5       |

### DEBIT CARD
All cards with no activity for 12 months or longer will be cancelled. We will assess a fee of 0.9% of the transaction amount of any debit card transaction made in a country other than the United States. If the transaction also involves a currency conversion, we will assess an additional fee of 0.2%. Fees apply to the transaction after it has been converted into U.S. dollars.

### I-BANK & I-PAY
If you do not access your I-Pay or I-Bank account for six months, it will be closed.

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit card transfer</td>
<td>$10 up to $50; $19 over $50</td>
</tr>
<tr>
<td>AdvanceLine annual fee</td>
<td>$50</td>
</tr>
<tr>
<td>Bobcat/Griz Banking annual fee</td>
<td>$15/enrolling party</td>
</tr>
<tr>
<td>ATM Card</td>
<td>Free</td>
</tr>
<tr>
<td>First Interstate Bank Card</td>
<td>Free</td>
</tr>
<tr>
<td>First Interstate Business Debit Card</td>
<td>Free</td>
</tr>
<tr>
<td>ATM Card/Debit card replacement fee</td>
<td>$5</td>
</tr>
</tbody>
</table>

Labor: $25/hour
Shipping & handling: actual cost

Effective date: August 18, 2015
Locations

MONTANA

ABSAROKEE*
3 S. Woodard Ave.
406-328-4742

BELGRADE
7001 Jackrabbit Ln.
406-388-0917

BIGFORK
8111 Montana Hwy. 35
406-837-7200

BILLINGS
401 N. 31st St.
406-255-5000
302 N. 31st St.
406-255-5292
730 Main St.
406-255-5800
2501 Central Ave.
406-255-6100
2599 Grand Ave.
406-255-6090
2850 Old Hardin Rd.
406-237-1800
830 Shiloh Crossing Blvd.
406-255-5858

BOZEMAN
202 W. Main
406-556-4900
2800 W. Main
406-586-4555
MSU-Bozeman
268 Strand Union Bldg.
406-586-0757
2023 Burke St.
406-556-1058

COLUMBUS*
36 N. 9th St.
406-322-4731

COLSTRIP
6210 Main St.
406-748-2840

EUREKA
508 Hwy. 93 N.
406-297-3116

GARDINER
903 Scott St. W.
406-848-7474

GREAT FALLS
2601 10th Ave. S.
406-454-6200
211 5th St. N.
406-454-6270
1401 Market Place Dr.
406-454-6300
12 3rd St. NW.
406-727-2265

HAMILTON
1501 N. 1st St.
406-375-6900

HARDIN
402 N. Center Ave.
406-665-3822
403 N. Cody Ave.
406-665-3822

HELENA
3401 N. Montana Ave.
406-457-7171
25 E. Lyndale Ave.
406-457-7151
2728 Colonial Dr.
406-443-4381
1135 Euclid Ave.
406-443-4100
2021 N. Montana Ave.
406-449-2265
Touchmark Retirement Comm.
915 Saddle Dr.
406-449-2265
KALISPELL
2 Main St.
406-756-5200
100 E. Cottonwood Dr.
406-758-7600
100 Hutton Ranch Rd.
406-756-5222
112 E. Montana St.
406-756-5200

LAME DEER
502 Cheyenne Ave.
406-477-8911

LAUREL*
401 SE. 4th St.
406-628-2200

LIVINGSTON
207 W. Callender
406-222-2950

MILES CITY
1115 Main St.
406-232-5590

MISSOULA
101 E. Front St.
406-523-4200
3502 Brooks
406-523-4200

*Currently a United Bank branch; will become a First Interstate Bank branch on Monday, July 27, 2015.
<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Phone Number</th>
</tr>
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<tbody>
<tr>
<td>POLSON</td>
<td>49573 US Hwy. 93</td>
<td>406-883-8800</td>
</tr>
<tr>
<td>RED LODGE</td>
<td>602 N. Broadway</td>
<td>406-446-1422</td>
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<tr>
<td>WHITEFISH</td>
<td>306 Spokane Ave.</td>
<td>406-863-8888</td>
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<tr>
<td>WYOMING</td>
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<tr>
<td>BUFFALO</td>
<td>40 E. Hart St.</td>
<td>307-684-2581</td>
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<tr>
<td>CASPER</td>
<td>104 S. Wolcott St.</td>
<td>307-235-4201</td>
</tr>
<tr>
<td></td>
<td>124 N. Wolcott St.</td>
<td>307-235-4201</td>
</tr>
<tr>
<td></td>
<td>521 SE Wyoming Blvd.</td>
<td>307-235-4384</td>
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<tr>
<td></td>
<td>CY Albertsons</td>
<td>1076 CY Ave.</td>
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<tr>
<td></td>
<td>307-235-4297</td>
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<tr>
<td>HILL CITY</td>
<td>351 E. Main</td>
<td>605-574-2531</td>
</tr>
<tr>
<td>HOT SPRINGS</td>
<td>343 S. Chicago St.</td>
<td>605-745-6060</td>
</tr>
<tr>
<td>LEAD</td>
<td>145 Glendale Dr. Ste. 4</td>
<td>605-717-9340</td>
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<tr>
<td>NEW UNDERWOOD</td>
<td>404 S. A Ave.</td>
<td>605-754-6421</td>
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<tr>
<td>RAPID CITY</td>
<td>333 W. Blvd. Ste.100</td>
<td>605-348-3322</td>
</tr>
<tr>
<td></td>
<td>711 N. Creek Dr.</td>
<td>605-718-2265</td>
</tr>
<tr>
<td>SIOUX FALLS</td>
<td>4930 S. Western Ave. Ste.100</td>
<td>605-977-8500</td>
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<tr>
<td>SPEARFISH</td>
<td>311 N. 27th St.</td>
<td>605-717-0727</td>
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<tr>
<td></td>
<td>1400 North Ave.</td>
<td>605-642-2734</td>
</tr>
<tr>
<td>STURGIS</td>
<td>1200 Main St.</td>
<td>605-347-2562</td>
</tr>
<tr>
<td>WALL</td>
<td>418 Main St.</td>
<td>605-279-2141</td>
</tr>
</tbody>
</table>
IMPORTANT PHONE NUMBERS

Customer Support (Monday – Friday, 7:30am to 6pm): 1-888-833-3451

24 Hour Day & Night Telephone Banking: 1-888-752-3341

I-Corp Business Online Banking Support (Monday – Friday, 7:30am to 5pm): 1-888-833-3450

After-Hours Debit/ATM Card Support: 1-800-472-3272

Mortgage Servicing (Monday – Friday, 8am to 5pm): 1-866-295-1339
Notes