

## Checking Accounts: the Ins and Outs of Your Options

	SIMPLE BANKING	ORANGE CHECKING	SELECT CHECKING	PREMIER CHECKING
<b>Minimum Opening Deposit</b>	\$25	\$25	\$25	\$25
<b>Service Charge</b>	\$5	N/A	\$15	\$25
<b>Avoid Service Charge with</b>	N/A	N/A	\$1,500 minimum daily balance <b>OR</b> \$5,000 minimum in combined deposit account balances <sup>1</sup>	\$10,000 minimum daily balance <b>OR</b> \$50,000 minimum in combined deposit account balances <sup>1</sup>
<b>Earns Interest<sup>2</sup></b>	No	No	Yes <sup>2</sup>	Yes — tiered rates <sup>2</sup>
<b>Statements</b>	Online Statements — Included Paper Statements — \$2/Statement Cycle	Online Statements — Included Paper Statements — \$5/Statement Cycle	Online Statements <b>OR</b> Paper Statements — Included	Online Statements <b>OR</b> Paper Statements — Included
<b>Debit Card<sup>3</sup></b>	Available	Available	Available	World Debit™ Mastercard®
<b>Checks</b>	Not available	Available at standard pricing	One order of standard checks included at account opening All other styles available at standard pricing	One order of standard checks included every year All other styles available at standard pricing
<b>Online Banking</b>	Available	Available	Available	Available
<b>External Transfers</b>	Available	Available	Available	Available
<b>Bill Pay</b>	Up to 20 items per month, \$0.40 per item in excess of 20	Up to 20 items per month \$0.40 per item in excess of 20	Up to 20 items per month \$0.40 per item in excess of 20	Up to 20 items per month \$0.40 per item in excess of 20
<b>Mobile Check Deposit</b>	Available	Available	Available	Available
<b>Account Alerts</b>	Available	Available	Available	Available
<b>ATM Transactions</b>	Access to surcharge-free withdrawals at thousands of ATMs nationwide <sup>4</sup>	Access to surcharge-free withdrawals at thousands of ATMs nationwide <sup>4</sup>	Access to surcharge-free withdrawals at thousands of ATMs nationwide <sup>4</sup>	Access to surcharge-free withdrawals at any ATM <sup>5</sup>
<b>Overdraft Protection<sup>6</sup></b>	Not available	Available	Available	Available
<b>Safe Deposit Box Discount</b>	No discount	No discount	\$5 discount	\$5 discount
<b>Personal Loan Discount<sup>6,7</sup></b>	No discount	No discount	0.25% discount	0.50% discount
<b>Interest Rate Bonus on CDs<sup>8</sup></b>	Not available	Not available	0.05% increase on CD rates (not including specials)	0.10% increase on CD rates (not including specials)
<b>Cashier's Checks</b>	No discount	No discount	No discount	Included
<b>Incoming Wire Transfer</b>	No discount	No discount	No discount	Included

Our more specialized programs — Youth Account and Senior Account — have additional features. Ask a banker for details.

<sup>1</sup> Combined deposit account balances will include this account along with any other checking, savings, CD, and IRA balances held by the same account owner.

<sup>2</sup> Interest rates on checking accounts, Regular Savings, Money Market, and variable rate IRAs are subject to change without notice.

<sup>3</sup> Fees may apply. See Fee Schedule.

<sup>4</sup> Free ATM withdrawals may be made at any First Interstate Bank or MoneyPass ATM. ATM Issuer may charge a separate fee.

<sup>5</sup> ATM Issuer may charge a separate fee.

<sup>6</sup> Subject to approval.

<sup>7</sup> Dealer financed contracts ineligible.

<sup>8</sup> Certificates of Deposit require a \$1,000 opening deposit.



# Here's to saving, spending, and keeping every day happening.

Real financial security starts with having the right tools on hand to keep finances safe, secure, and there when you need them. From pure utility to long-term planning, these are the products that help every day run its best.



## Debit Card: a Wallet's Best Friend

It weighs so little, yet packs so much. Gives you access to cash, your accounts, and protects what you purchase.

### DEBIT CARD COURTESY OVERDRAFT: BE READY

This covers debit card and ATM transactions that would be declined when your account is overdrawn or close to it. Authorize us to pay your transactions in these situations and save yourself from potential inconvenience. A fee applies each time we pay an overdraft, and you are only charged when you use the service. Refer to the fee schedule for additional information.

This service is not available for Simple Banking clients. Overdraft payments are discretionary; account must be in good standing, with regular deposits and limited overdrafts.

### CONTROL. CONVENIENCE. SAFETY.

Manage your debit card within online banking and our mobile app. Activate cards, set limits, get alerts, see spending, and much more!

## Online Banking: Easy Access, Ultimate Control

Your banking, your terms — all with 24/7 convenience.

### ONLINE BANKING

- Account balance and transaction information, anytime
- Account Alerts
- Transfer funds from First Interstate accounts to other accounts
- Pay people with Zelle®
- Review past checks; order new checks
- Import/export information to financial software
- Free money management tool
- Free Mobile Banking with Mobile Check Deposit
- Control how, when, and where your debit cards are used in our app

If you do not access your Online Banking account within a six (6) month time period, it will be closed.

### BILL PAY

- Schedule bill payments in advance
- Accept electronic bills
- Send payments to companies or individuals
- Set due-date reminders

For consumers and sole proprietors only. Your account isn't charged until your biller receives your payment. If you do not access your Bill Pay account within a six (6) month time period, it will be closed.

### ONLINE STATEMENTS

- Reduce environmental impact: less paper, waste, postage, transport
- Receive statements faster, more securely than via mail
- View current and past statements (up to 18 months)

To enroll in Online Statements, you must first be enrolled in Online Banking.

Only available for checking and savings accounts.

### ONLINE ACCOUNT OPENING

- Visit [firstinterstate.com](http://firstinterstate.com) to open a new account
- Existing clients can open new accounts within Online Banking

## Savings Programs: Future-Ready, Today

All our savings plans are insured up to \$250,000 by the Federal Deposit Insurance Corporation (FDIC). Start today; your future self will thank you.

### REGULAR SAVINGS

- Earns tiered interest rates (rates subject to change)
- A \$5 service charge will be waived if a \$200 minimum daily balance is maintained in the month
- Service charge waived for clients under 24 years of age

### MONEY MARKET

- Earns tiered interest rates (rates subject to change)
- A \$15 service charge will be waived if a \$1,500 minimum daily balance is maintained in the month

Regular Savings accounts require a \$25 opening deposit, while Money Market accounts require a \$100 opening deposit.

Service Charges are assessed by calendar month for Regular Savings and Money Market products, except when statements are combined with a checking product. In this case, service charges will be assessed by statement cycle<sup>1</sup>.

For Regular Savings and Money Market, you will be assessed a \$10 Excess Withdrawal Fee for each transfer or withdrawal after six (6) of the following transaction types in a month:

- Withdrawals or Transfers to another account of yours or to a third party by means of pre-authorized or automatic transfer, or made by telephone (including data transmission), computer, check, draft, debit card, or similar order (including POS transactions) to a third party.
- The fee will not apply to transactions made in person, at an ATM, or by mail.

## Health Savings Accounts Powered by HealthEquity

A tax-friendly way to save for qualified medical expenses. Visit [learn.healthequity.com/fib/hsa](http://learn.healthequity.com/fib/hsa) to learn more and to enroll.

## Overdraft Protection Services: Stay Covered

Two automatic transfer options guard against returned checks:<sup>2</sup>

- Regular Savings or Money Market
- Line of Credit

Each option is activated automatically to cover your checks before you get into an overdraft situation. A fee applies whenever a transfer is made. Payment of overdrafts is discretionary.

Line of Credit transfers occur in the amount needed to cover the overdraft (plus the transfer fee for line of credit transfers). This service is not available for Simple Banking clients. There is no transfer fee for transfers from another deposit account. The transfer fee for using a Line of Credit is \$5 (and applies to consumer accounts only).

## Certificates of Deposit

CDs are a great savings vessel for funds that do not need to be used immediately. Funds are locked in for a certain period of time, for which you're paid a fixed rate of interest for the duration of that deposit.<sup>3</sup>

## Individual Retirement Accounts (IRA)

- Choose from Traditional IRA, Roth IRA, or Coverdell Education Savings Account (CESA)
- No fees to open
- Interest bearing<sup>3</sup>
- Tax savings

<sup>1</sup> The length of each Statement Cycle varies depending on the month, but the cycle is approximately 30 days. Each statement will show the Statement Cycle's start and end date in the Account Summary next to the "Beginning Balance" and "Ending Balance" disclosures. You may incur a service charge if a monthly direct deposit falls outside of the Statement Cycle. Please contact us if you need to adjust the dates of your Statement Cycle.

<sup>2</sup> Subject to approval.

<sup>3</sup> Certificates of Deposit require a \$1,000 opening deposit.