First Interstate

Member FDIC. Equal Housing Lender

Important Information About Electronic Funds Transfers

We are directing this to you because you are a business account owner. The protections provided under Regulation E are consumer protections only and will not protect your business accounts. These protections and relevant provisions of your Account Agreement are described here.

First Interstate Bank offers various ways to transfer funds electronically. Electronic funds transfers include but are not limited to ATM/debit card transactions, electronic check conversions, online banking external funds transfers, and online banking bill payments. There are protections available for these transactions for consumer accounts only under Regulation E. Non-consumer account owners, such as Corporations, Trusts, Partnerships, or LLC's, (among others) are not protected by Regulation E.

First Interstate Bank sends monthly statements to your address on record unless you have enrolled in I-Statements where you may view your statements online. Please review your statements regularly and verify that all of the transactions were authorized by you. In the event that a transfer or withdrawal was unauthorized you must contact us immediately.

We must be notified within sixty (60) days after the first statement on which the transaction appeared. If you do not contact us within this time period, you could be held responsible for all unauthorized transfers and withdrawals that occurred between the end of the sixty (60) day period and the time you notified us if those transactions could have been prevented had we been notified.

If you believe your ATM/debit card has been lost or stolen, or if you believe an electronic funds transfer has been processed without your authorization, you must notify the us within two (2) business days after you learn of the loss or theft and you can lose no more than $50.00.

If you do not notify the bank within two (2) business days after learning of the loss or theft of your card or the unauthorized electronic funds transfer and we can prove we could have stopped someone from accessing your funds had you told us, you could lose as much as $500.00.

You may have additional rights under MasterCard rules. With MasterCard's Zero Liability, provided that the PIN is not used as the cardholder verification method, you will not be responsible for unauthorized use of the First Interstate Bank MasterCard Consumer or Business Debit Cards. Your account must be in good standing, you must have exercised reasonable care in safeguarding your card from any unauthorized use, and you must have not reported two or more unauthorized use in the last 12 months.

Please contact your local branch or **visit our support center** , if you suspect unauthorized access to your account.