

It matters where you bank.

The advantages of staying local.

When you choose to bank locally with First Interstate, you're making a choice to directly and favorably impact your local economy. Invest in your community today with a deposit at any one of our branches across Idaho, Montana, Oregon, South Dakota, Washington, and Wyoming.

It all starts with a deposit.

When you choose to bank locally and deposit your money with First Interstate Bank, you're helping put into motion a domino effect of community investment and reinvestment.

More deposits = more loans.

Thanks to your deposit and those of others in our community, we're able to provide loans to our local businesses so they can grow and prosper.

Jobs, jobs, jobs.

As our local businesses expand, they create new jobs and employment opportunities for others in our community.

Community investment.

First Interstate is a local tax payer. So when we grow our client base, we expand our tax base and increase our investment in the community. We give back by supporting local nonprofit organizations working to enhance the quality of life for others.

Local prosperity.

When employment increases, more of our friends and neighbors have the income needed to purchase homes and support other local businesses.



Let's find the home loan that's best for you.

Whether you're buying your first home, looking to refinance, or improving the one you live in, it's important to choose a loan that suits your needs. Below is a snapshot of the most common mortgage loans.¹

Conventional Loans

A conventional loan is a mortgage that is not guaranteed or insured by a government agency. Conventional loans generally allow more flexibility when choosing a home, and are great options for buyers with good or excellent credit (who may receive lower interest rates). There are several types of conventional loans. Some of the more common include:

FIXED-RATE LOANS:

The interest rate and monthly payment remain the same for the duration of the loan.

ADJUSTABLE-RATE LOANS:

The interest rate is fixed for a specified period of time and then adjusts up or down based on market conditions for the duration of the loan (these typically have lower interest rates to start than fixed-rate loans, but there is no guarantee the rate will stay as low).

Construction Loans

Qualified builders or buyers can work with their First Interstate Bank Mortgage Loan Officer to get a customized loan for building from the ground up or remodeling an existing home.

Federal Housing Administration (FHA) Loans

FHA loans are insured by the Federal Housing Administration. These loans can include lower minimum down payments and closing costs than conventional loans.

Department of Veterans Affairs (VA) Loans

Qualified military veterans have the option to get a loan guaranteed by the Department of Veterans Affairs. These loans don't require a down payment, but are subject to VA loan limits. Unlike most conventional or other government-funded loans, VA loans do not require monthly mortgage insurance but may have a funding fee.

Rural Development (USDA) Loans

The U.S. Department of Agriculture (USDA) offers 0%-down loans to eligible applicants looking to build, rehabilitate, improve, or relocate a dwelling in an eligible rural area. USDA loans often offer lower rates and mortgage insurance options than conventional loans.

¹ Loans are subject to buyer/property qualification.
This is not an offer of credit or commitment to lend.

Wyoming Community Development Authority (WCDA)²

Single-Family Programs

- For Wyoming first-time homebuyers
 - Borrowers who have not owned a primary residence within the past three years qualify
- Household gross annual income must meet WCDA requirements²
- Maximum loan amount cannot exceed the limits established for each county
- Homes must be occupied by the owners

Down Payment Assistance

- Assists homebuyers who lack financial resources for a down payment
- Usually a smaller down payment required
- Subject to program availability

² Visit wyomingcda.com for more information. Loans are subject to buyer/property qualification. This is not an offer of credit or commitment to lend.

Now that you're a little more familiar with some of the most common mortgage loans, be sure to sit down with your First Interstate Bank Mortgage Loan Officer to discuss the best loan options for you.



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Personal Credit Cards Benefits

One of the handiest, most essential financial tools you can carry.



With nearly unlimited uses, credit cards are one of the easiest ways to put convenience, value, and financial security at your fingertips, every day.

Budgeting Made Easy

One monthly bill to easily track expenses and pay everything off.

Emergencies Happen

Cushion your bank account or extend daily spending limits when the unexpected occurs.

Buy Yourself Time

Pay off purchases before your bill is due and you won't pay interest. That gives you at least 25 days before the cash needs to come out of your account.

Get Rewarded

Earn one point for every dollar spent using a FirstRewards® World Mastercard®. Points can be redeemed for travel, gift cards to your favorite local businesses and restaurants, and more.

Mastercard has Your Back

Mastercard Global Service, ID Theft Resolution, and more¹ — just a few of the Mastercard enhancements.

Opportunity to Build Credit

Using a credit card responsibly (making on-time payments, staying within your credit limit) will help you establish credit. Established credit may help you qualify for lower interest rates on future loan needs.

Revel in the Finer Things in Life

Unforgettable experiences and exclusive offers await with your First Interstate Bank Mastercard through Mastercard's Priceless Cities.²

Fraud Text Alerts

Real-time text alerts will be sent directly to you if a transaction has been identified as potentially fraudulent.

Transaction Alerts

Set up text alerts if a transaction exceeds a certain amount, or if the number of transactions on your account exceeds a certain amount in a given period.

Peace of Mind While Traveling

Don't worry about carrying cash or exchanging currency while traveling. Mastercard is accepted globally and helps provide a care-free travel experience.

Fraud Happens

Mastercard Zero Liability protects you from being held responsible for unauthorized purchases on your credit card.

Get the Help You Need

Talk to your banker or call our local client support team with any questions.



For more information on the benefits of a First Interstate Mastercard, talk to your banker or visit firstinterstate.com.

¹ Terms and conditions apply. To learn more about Mastercard benefits, call 1-800-MC-ASSIST or visit www.mastercard.us

² Visit www.priceless.com for more information. Subject to approval.

A Healthy Approach to Wealth Management

Turning what got you here into where you want to go.

Hard work, smarts, intuition. Adding a skilled professional perspective to your financial picture may be your best move yet. Let's bring a wealth of financial pros to the table, all mapping out a plan for the hardest working person we know: you.

1. Focus: Centered Around You

Your Banker and Wealth Advisor evaluate the resources of what's possible to match the plan of **what's right** for you.



2. Approach: The Six Needs

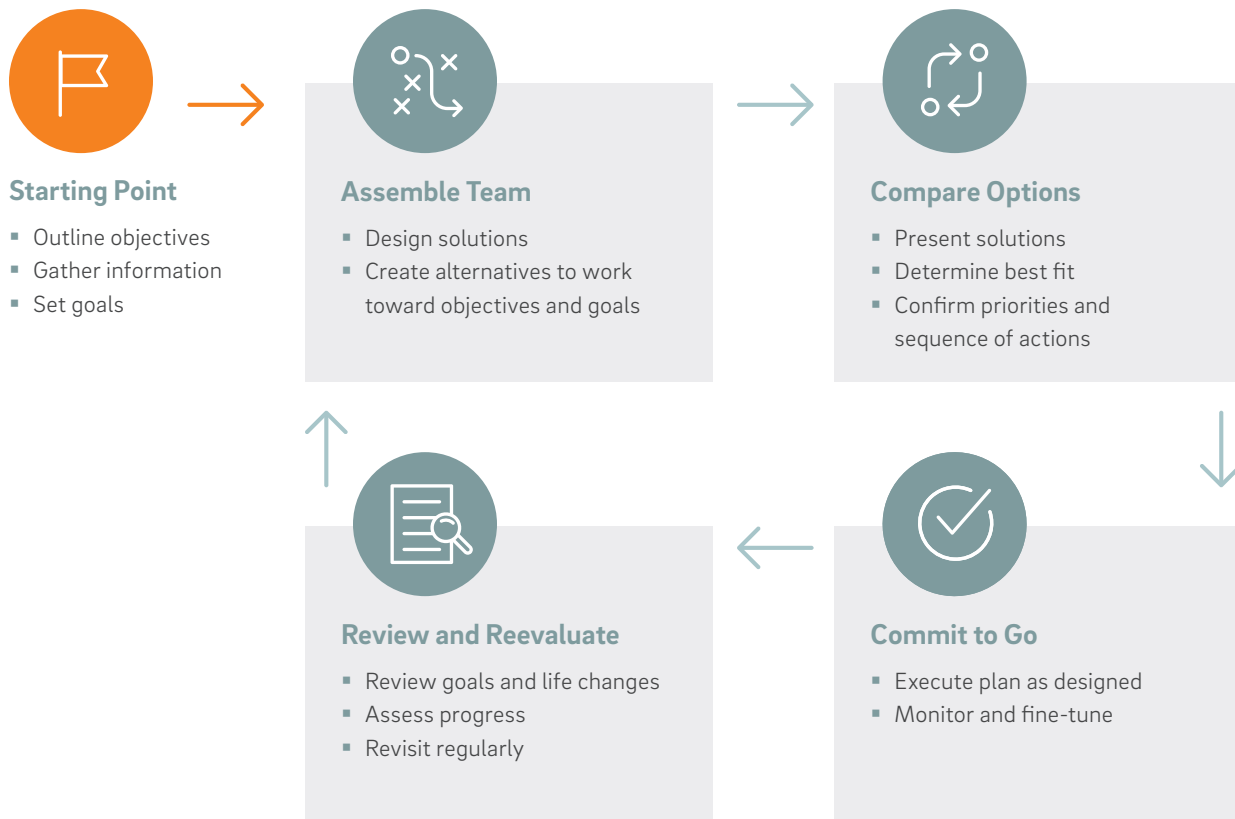
Based on six basic needs at different stages of life, we provide thoughtful counsel on strategies and products that can help you set and pursue your financial goals.



¹ Content in this material is for general information only and not intended to provide specific advice or recommendations for any individual. First Interstate Wealth Management does not provide tax or legal advice/services. Please consult your legal and/or tax advisor and/or bank representative regarding your specific situation.

3. Process: Keeping On-Course

Simple steps and stages keep you informed – from initial orientation of where you stand, to evaluating different pathways, to tracking performance and adjusting as needed.



firstinterstate.com

Not Bank Guaranteed	Not Bank Deposits or Obligations	Not Insured by FDIC or Any Other Government Agency	May Lose Value
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