

Fee Schedule

Up front about the bottom line.

We believe top-notch service is priceless. But certain services simply cost what they cost. Here's what we charge for common transactions.

SERVICE FEES FOR DEPOSIT ACCOUNTS

Stop Payment Fee	\$32
Returned Item(s) Overdraft Fee ¹	
• Consumer	No charge
• Business	\$30
Paid Item(s) Overdraft Fee ¹	
• Consumer	\$10
• Business	\$30
Analyzed Account Overdraft Fee	Prime +4% on negative available balance
Closed Account Fee	\$10 on checking and savings accounts opened less than 90 days
Dormant Account Fee ²	\$10/cycle
Duplicate Statement Fee	\$5
Paper Statement Fee	\$2/cycle or free with certain accounts

¹ Overdrafts may be caused by: checks (including re-presented checks), ACH (including ACH transactions that a merchant initiates after a first ACH is returned), in person withdrawals, ATM withdrawals, other electronic means and returned deposited items.

² Dormant fee for Checking accounts will be charged after 12-months of inactivity; for Savings Accounts, after 24-months of inactivity. Activity refers to one-time, client-initiated transactions such as deposits (in-person and ATM), one-time online banking transfers, and Debit Card transactions. System generated and recurring transactions (such as fees, interest, and ACH transactions) will not keep an account active.

OVERDRAFT PROTECTION

Account Overdraft Transfer Fee	
• Consumer	No charge
• Business	No charge
Line of Credit (LOC) Overdraft Transfer Fee	
• Consumer	\$5
• Business	\$10
Credit Card Transfer Fee	
• Consumer	\$5
• Business	\$10

If you have signed up for one of these options, advances occur automatically to ensure transactions will clear if your balance falls below zero. Overdraft Protection is not available for Simple Banking.

ATM/DEBIT CARDS

ATM/Debit Card Replacement Fee	\$5
Non First Interstate Bank ATM Withdrawal Fee	\$2.50
Bobcat/Griz Debit Card Annual Fee	\$7.50/year

All debit cards with no activity for 12 months or longer will be canceled.

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.

PERSONAL DIGITAL BANKING FEES

Personal Online Banking or Telephone Banking:	Free
• Stop Payment Fee	\$17
Mobile Check Deposit	Free
Personal Bill Payment:	40¢/payment in excess of 20
• Stop Payment Fee	\$32
Online Statements	Free
Zelle®:	
• Send money to others	Free
• Request money from others	Free
• Stop Payment Fee	\$32
External Transfers:	
• Transfer into First Interstate	Free
• Transfer out of First Interstate	Free

If you do not access your Personal Online Banking or Personal Bill Pay account for six months, it will be closed.



MISCELLANEOUS ITEMS

Money Service Business (MSB) Service Charge Fee	\$250/month
ATM Settlement Account Fee	\$100/month
Counter Check	First 4 free; \$1/page thereafter
Cashier's Check	\$8
Night Depository Lock Bags	\$25/bag
Coin Counting/Rolling (Rollings \$2.50 Minimum)	1%
Rolled Coin Purchase	10¢/roll
Check Cashing (non-clients)	\$10 for checks over \$100
External Recurring Transfer Fee	\$5 setup; \$0.25/transfer
Deposit Bond Insurance (per 1,000 insured exceeding FDIC limit)	\$3.25/yr
Deposit Account Control Agreement (DACA) Setup Fee	\$500
Deposit Account Control Agreement (DACA) Fee	\$100/cycle

RESEARCH

Checkbook Reconciliation Fee	\$25/hour (\$25 minimum)
Research: Imaged Check Fee	\$1/check
Research: Imaged Statement Fee	\$5/statement
Research Time Fee	\$25/hour

IRA FEES

IRA Transfer/Direct Rollover Fee	\$25
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GARNISHMENT/SUBPOENA FEES

Garnishment or Levy Processing Fee	\$100
Subpoena Fees:	
• Statement	\$5/statement
• Miscellaneous items	\$1/page
• Labor/research	\$25/hour
• Shipping and handling	Actual cost

FOREIGN ITEMS

Currency Purchase or Exchange	\$15
Foreign Check Deposit Fee*	\$25
Foreign Drafts	\$12
Foreign Item Return Fee	\$18 + correspondent bank fee

*Does not apply to Canadian items.

WIRE TRANSFERS AND COLLECTIONS

Incoming Wire Transfer Fee	\$10
Outgoing Wire Transfer Fee (First Interstate clients only):	
• Domestic	\$30
• International	\$50 + correspondent bank fee may apply
Collections:	
• Domestic Incoming & Outgoing	\$25
• Foreign Incoming & Outgoing	\$50
• Oil & Gas, envelope draft	\$35

WIRE TRANSFERS AND COLLECTIONS - ANALYZED ACCOUNTS

Analyzed Business Checking, State County Municipality Checking, Other Financial Institution, Public Funds Checking, and State County Municipality Sweep

Incoming Wire Transfer Fee	\$15
Outgoing Wire Transfer Fee (First Interstate clients only):	
• Domestic	\$30
• International	\$50+ correspondent bank fee may apply
Collections:	
• Domestic Incoming & Outgoing	\$25
• Foreign Incoming & Outgoing	\$50
• Oil & Gas, envelope draft	\$35

SAFE DEPOSIT BOXES

Safe Deposit Box Drilling Fee	Actual Cost
Safe Deposit Box Replacement Key Fee	\$20
Safe Deposit Box Late Fee	\$10

Check with your local First Interstate branch for size availability and rental rates.

Effective November 15, 2024.

If state taxes apply to an account or service, taxes are in addition to the fee amount listed. Services listed may not be available at all First Interstate offices, and fees may vary between First Interstate offices. Other fees may apply to various services listed.

Fees are subject to change.

'Cycle' refers to Service Charge Cycle which is not synonymous with a calendar month or Statement Cycle. To confirm your Service Charge Cycle, please contact your local branch.

Treasury Solutions

Fee Schedule

GENERAL ACCOUNT SERVICES

Account Maintenance ¹	\$15
Deposits	20¢
Deposited Checks - Transit	15¢
Deposited Checks - FIB	10¢
Electronic Credits	12¢
Electronic Debits	12¢
Pre-encoded Rejected Items	25¢
Stop Payment ²	\$32
Checks Paid	15¢
Paid Item(s) Overdraft	\$30
Returned Item(s) Overdraft	\$30
Currency Deposited per \$100	10¢
Coin Deposited (roll)	10¢
Coin Deposited (box)	10¢
Coin Deposited (bag)	10¢
Cash Order Preparation	\$5.25
Currency Furnished (strap)	40¢
Currency Furnished per \$100	10¢
Coin Furnished (roll)	10¢
Uncollected Funds	Prime +4%
Research	\$25/hour

1 Analyzed accounts only. 2 Stop Payment placed by Treasury Solutions client in-branch or by telephone. Refer to Treasury Banking Suite (TBS) section for stop payments placed within TBS.

TREASURY BANKING SUITE (TBS)

Balance Reporting Setup	\$5 first account; \$2 each add'l account
Balance Reporting Monthly	\$5 first account; \$2 each add'l account
Balance Reporting Item	1¢/item
QuickBooks® Connection for Direct Connect	Included
File Transfer Monthly	\$20
TBS Secure Browser Activation	\$10 each in excess of 4
Online Stop Payment Setup	\$5
Online Stop Payments	\$17
Account Transfer Setup	\$5
Account Transfer Monthly	Free/first 2 accts; \$1 ea. add'l acct
Account Transfer	10¢

ACH SERVICES

ACH Setup & Training	\$20
ACH Monthly	\$15 first account; \$5 ea. add'l acct.
ACH Batch	\$5
ACH Per Item Originated	
• 1 - 1,000 items	12¢
• 1,001-2,500 items	11¢
• 2,501+ items	10¢
Same Day ACH Item/ACH Reversal Item	50¢
ACH Addenda	1¢
ACH Returned Item	\$3
ACH NACHA Rules	\$55
EDI Monthly	\$35

ACH DEBIT BLOCK SERVICES

ACH Debit Block Setup	\$25
ACH Debit Block Per Account	\$3

BRANCH WIRE SERVICES

Incoming Domestic Wires	\$15
Incoming International Wires	\$15
Incoming Drawdown Wires	\$15
Outgoing Domestic Wires	\$30
Outgoing International USD ¹	\$50
Outgoing International FX ¹	\$50
Outgoing Drawdown Wires	\$30
Wire Reversal	\$45

1 Lifting Fees may apply

ONLINE WIRE SERVICES

Online Wire Setup & Training	\$20
Online Wire Monthly Maintenance	\$15 first account, \$5 ea. add'l acct.
Online Outgoing Domestic Wires	\$24.50
Online Outgoing Foreign Wires - USD ¹	\$44.50
Online Outgoing Foreign Wires - FX ¹	\$44.50

1 Lifting Fees may apply

BUSINESS BILL PAY

Business Bill Pay Monthly	\$10
Business Bill Pay Per Item	50¢/payment in excess of 20

POSITIVE PAY SERVICES (PP)

Positive Pay Setup & Training	\$100
PP Check Only Monthly Maintenance	\$45
PP with ACH Monthly	\$50
PP Additional Account Monthly	\$5
ACH Filter Only Monthly	\$10
Positive Pay Issued Items	4¢
Positive Pay Direct Send Monthly	\$25
Reverse PP Setup & Training	\$100
Reverse PP Monthly	\$35
Reverse PP Daily Paid Transmission	\$75

REMOTE DEPOSIT CAPTURE (RDC) SERVICES

RDC Setup & Training	\$100
RDC Scanner Purchase	Cost
RDC Monthly	\$50
RDC Monthly Scanner Lease ¹	\$25
RDC Deposit	12¢
RDC X9 Setup	\$3,500
RDC X9 Monthly	\$50

1 Fee only applies to clients with a lease agreement in place. New scanners must be purchased at cost and cannot be leased.

DEPOSIT RECONCILIATION SERVICES

BAI2 Setup & Testing	\$550
BAI2 Monthly Maintenance	\$25
BAI2 per Account	\$10

CASH VAULT SERVICES

Cash Vault Setup & Training	\$500
Deposit	\$4/deposit
Deposit Processing - Currency	\$1.50/thousand
Coin Deposited (rolled, bagged)	\$1
Coin Deposited - Subject to Count	\$5
Coin Deposited - Rewraps	50¢
Standard or Non-standard Change Orders	\$15
Emergency or Late Change Orders	\$25

SWEEP SERVICES

Monthly Maintenance - MMA Sweep	\$125
Monthly Maintenance - Repurchase Sweep	\$150
Monthly Maintenance - LOC Sweep	\$300
Monthly Maintenance - ICS Sweep	\$150
Zero Balance Account (ZBA) Master Acct Monthly Maint	\$35
Zero Balance Account (ZBA) Subsidiary Acct Monthly Maint	\$10

LOCKBOX (RLI)

Monthly Maintenance	\$100
Lockbox Services	Priced as Quoted

LOCKBOX IN-HOUSE

Lockbox Setup	\$200
Monthly Maintenance	\$100
Web Access	\$50
Daily Transmission	\$5
Wholesale Check Item	50¢
Retail Check Item	30¢
Processed Item per Keystroke	1¢
Scanned Page	5¢
Exceptions	50¢
Courier	Cost
PO Box	Cost
Sorting	15¢/item
Fax	25¢/page
Invoice	50¢
Copies	10¢
Postage	Cost
Supplies	Cost

INTEGRATED PAYABLES (IP)

Integrated Payables Setup	\$3,500
IP Setup Additional Programming	\$250
IP Monthly Maintenance	\$400
Integrated Payables Per ACH	9¢
Integrated Payables Wire Transfer	\$10
IP Mail Campaign/Per Mail	95¢
Integrated Payables Per Check	\$1.25
IP Check Re-Direct	\$7
Integrated Payables Check Run	\$30
IP Same Day Check	50¢
IP US Express Mail	\$6
IP Intl Express Mail	\$15
Integrated Payables FedEx	Cost
IP 9x12 Envelope	\$4
IP per Additional Page	15¢
IP Check to ACH Conversion	40¢
IP Check to ACH Addl Page	15¢
IP Remittance Reporting	15¢
IP Logo/Signature Change	\$150
IP per ACH Addenda	1¢
Positive Pay Fees are Applicable	

HEALTHCARE RECEIVABLES MANAGEMENT (HRM)

HRM Portal Setup	\$3,000
HRM Monthly	\$250
HRM EOB Management	50¢/item
HRM ERA Management	44¢/item
HRM Correspondence	50¢/item
HRM Account Splitting	4¢/item
Lockbox Daily Transmission	\$5
Lockbox Healthcare Check Item	30¢/item
Lockbox Healthcare Correspondence	5¢/item
HRM Enhanced Correspondence Setup	\$2,500
HRM Correspondence Categorization	25¢/item
HRM Correspondence Indexing	30¢/item
HRM Payment Portal Setup	\$2,500
Payment Portal Monthly	\$375
Payment Portal New Record Processing	35¢/item
Payment Portal Transaction	50¢/item
Denial Management Setup	\$2,500
Denial Management Monthly Reporting	\$350
Denial Management	20¢/item
Paper Denial Management Setup	\$1,250
Paper Denial Management	13¢/item
GL Account Posting Setup	\$1,250
GL Account Posting Monthly	\$650
HRM Virt Image Capt Setup	\$400
HRM Virt Image Capt Monthly	\$150
HRM Virt Image Capt	35¢/item
API Technology Setup	\$1,000
API Download	6¢/item
AIR Technology Setup	\$1,000
AIR Remittance	6¢/item
Fee Schedule Management Setup	\$2,500
Fee Schedule Management Monthly	\$650
Appeal Letter Automation Monthly	\$350
Appeal Letter Automation	13¢/line

Additional Services Priced as Quoted

Effective Date: December 1, 2024

Services listed may not be available at all First Interstate offices, and fees may vary between First Interstate offices. Other fees may apply to various services listed.

Fees are subject to change.



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Member FDIC. Equal Housing Lender. 

Loan Fee Schedule

The fees below represent the fees assessed by the Mortgage and Loan Servicing departments that otherwise would not be disclosed in a contractual agreement. Contractual fees, such as: late charges, payment penalties, unused lines, annual fees, change in term fees, etc., are part of the contractual agreement.

MORTGAGE LOANS

Approved Short-Term Extension	\$250
Lien Release Fee	Cost (varies by state)
Partial Release Fee	\$200 plus actual valuation costs
Property Inspection Fee	\$125
Re-amortization Fee	\$250
Return Payments	\$20 -\$40 per state requirements
Transfer of Ownership	\$900 plus cost

CONSUMER LOANS

Subordination Fee	\$250
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Effective Date: 05/6/2024

Services listed may not be available at all First Interstate offices, and fees may vary between First Interstate offices. Other fees may apply to various services listed.

Fees are subject to change.

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Retirement Plan Services – Advisory & Fiduciary Services

Fee Schedule

A retirement plan with First Interstate Wealth Management is an integral piece of your employee benefit package. A qualified retirement plan provides you opportunity to reduce taxation while offering a valuable retirement savings vehicle for your employees. A dedicated service team will collaborate to deliver the services necessary to accomplish your plan's specific goals.

Advisory Services Available

- ◆ Team of dedicated retirement and financial specialists to ensure plan and participant success
- ◆ Proactive relationship management with measured service standards
- ◆ Plan design consulting to ensure understanding of plan design, regulatory changes and updates
- ◆ Fiduciary consulting with framework for compliance and governance
- ◆ Smooth transition and implementation process with clear communication and detailed timeline
- ◆ Efficient plan operations via state-of-the art technology provided by strategic recordkeeping partner
- ◆ Enhanced plan services to reduce plan administration time
- ◆ Benchmarking and evaluation services including fee benchmarking
- ◆ Annual plan and investment review to assist in monitoring and evaluating plan

Fiduciary Services

- ◆ Named 3(21) or 3(38) Fiduciary, as selected
- ◆ Dedicated, disciplined investment monitoring process
- ◆ Assistance with (selection of*) initial fund menu including a broad range of institutional investments
- ◆ Assistance with (drafting of*) investment policy statement
- ◆ Quarterly investment monitoring reports
- ◆ Assistance with (facilitation of*) fund replacements
- ◆ Optional trustee services

**Applies to 3(38) services only*

Employee Education Services

- ◆ Education focused on retirement readiness and financial wellness
- ◆ Action-oriented proprietary employee workshops designed to produce results
- ◆ Group meetings and individual consultation

- ◆ Innovative participant technology experience focused on income in retirement
- ◆ Communication materials designed to encourage plan participants and employees in their journey to retirement

Annual Fees

Advisory Services*

(Based on periodic market value of assets including special investments but excluding participant loans.)

Market Value	
<\$500,000	.75%
\$500,000 - \$1,000,000	.55%-.60%-.65%
\$1–\$2 Million	.45%-.50%-.55%
\$2–\$5 Million	.35%-.40%-.45%
\$5–\$7 Million	.25%-.30%-.35%
\$7–\$10 Million	.20%-.25%-.30%
\$10–\$15 Million	.15%-.20%-.25%
>\$15,000,000	Custom Priced

**Annual fee for advisory services may vary, based on location serviced, frequency of client and/or employee meetings, and other service deliverables. Minimum annual fee of \$3,500 applies. Fees are paid quarterly unless otherwise specified. All revenue sharing (12b-1, Sub-TA) will be credited back to participant accounts.*

Fiduciary Services

(Based on periodic market value of assets excluding special investments and participant loans)

3(38) Fiduciary Services	0.05%
3(21) Fiduciary Services	Included

Trustee Services

First Interstate Trustee Services	\$750
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Fees are subject to change following advance notice to our clients.

Additional Information

General

Fees shown below are in addition to the minimum annual fee in this Schedule, unless otherwise noted.

First Interstate retains the right to charge separately for extraordinary services not specifically described in this fee schedule. These extraordinary services will be charged at a rate of \$200/hour.

A closing fee may apply should the retirement plan transfer to another provider, or when the retirement plan ceases to operate, based upon time and expense, with a minimum of \$500.

Fees shown represent services provided by First Interstate and do not include the services of third-party providers employed by First Interstate on behalf of the client. Such third-party fees may include, but are not limited to, fees paid to attorneys, tax preparers, litigation service providers and outside asset managers.

Other Services

Any fees for services that are not covered in this fee schedule will be disclosed in a separate schedule.

Disclosures

“Annual Rate” as referenced on the first page of this fee schedule is an account level fee that applies to certain assets which include, but are not limited to, individual securities, mutual funds, specialty assets and bank deposits (including First Interstate deposits). In addition, there may be separate fund level fees charged by third parties. Mutual funds are purchased at net asset value (NAV) with no loads or commissions.

First Interstate may provide services to certain mutual fund companies and may receive compensation for these services as set forth in the applicable prospectus or other disclosure documents for the fund. Where 3(38) fiduciary services are engaged, all indirect compensation will be credited back to participants.

First Interstate may receive outside research, materials and data paid for by “soft dollar” credits from an executing broker/dealer on securities transactions as permitted in Section 28(e) of the Securities and Exchange Act of 1934. Not all research generated may be useful to each account for which a particular transaction was made. In exchange for those research services, an account may pay somewhat higher commissions for the securities transaction than commissions obtainable on a non-soft dollar basis.

Asset Management

Delegating management of your portfolio to First Interstate Wealth Management (FIWM) is an excellent solution to pursue your financial goals. Our team of professionals will help you define your goals, your investment objectives, and implement a tailored investment process that is right for you. FIWM is the wealth management division of First Interstate Bank (“we”, “our”, or “First Interstate”).

Asset Management Services

- Discretionary management of your portfolio adhering to a tailored investment process
- Written statement of investment objectives and policy guidelines
- Investment monitoring and periodic formal review
- Reallocation and rebalancing as necessary
- Tracking and analysis of proxy, corporate reorganizations, and other capital changes
- Investment reporting including asset holdings, transaction statements, and tax reporting
- Direct deposit, ACH, and wire services
- Daily money market investment of cash
- Custody and settlement of assets
- Account administration

Managed IRA Services

In addition to our asset management services, we may also provide the following as trustee of your managed IRA:

- Administration in accordance with terms of First Interstate Trust IRA Agreement
- Calculation of annual Required Minimum Distribution
- IRA contribution and distribution processing

Annual Fees *

Based on average daily market value of managed assets.

Market Value Tiers	Annual Rate
For the first \$1,000,000	1.10%
On the next \$1,000,000	0.90%
On the next \$3,000,000	0.75%
Over \$5,000,000	0.55%

** A minimum annual fee of \$4,500 applies to all accounts. Only fees calculated on the market value will be used to satisfy the minimum fee. Separate fees apply to special assets. Please see below for additional information about these fees and services, and for additional fees that may apply.*

Fees are calculated and collected monthly in arrears.

Fees are subject to change following advance notice to our clients.

General

This fee schedule supplements the asset management agreement between our clients and First Interstate. In case of a conflict, the terms of the agreement will control.

Fees shown represent services provided by First Interstate and do not include the services of third-party providers we may employ on behalf of our clients. Such third-party fees may include fees paid to attorneys, tax preparers, property managers, real estate brokers, appraisers, insurance policy evaluators, litigation service providers and outside asset managers. Brokerage commissions and regulatory fees on trades may be charged to the account. Property, casualty and liability insurance will be maintained on special assets as appropriate, and premiums may be charged to the account. Such fees and premiums that are not covered in this Schedule will be disclosed separately.

We retain the right to charge for extraordinary services for transactions beyond services we have determined to be ordinary asset management including, but not limited to chronic delinquency management, modifications and restructures, and sales and foreclosures. Fees for services that are not covered in this Schedule will be disclosed separately.

We may charge other additional fees including:

- \$200/hour for extraordinary services
- Additional 0.10% on market value fee rates when First Interstate **shares** administrative and/or investment authority with the client or another third party. This will count toward the annual minimum fee.
- Stock of First Interstate's parent company, First Interstate BancSystem, Inc., will be excluded from the market value fee calculation and charged at custody fee rates.
- \$150 annual fee will apply to accounts that are part of a fee-linked relationship with a market value less than \$150,000.
- Bill payment will be provided at no additional fee for up to 10 billings per month; we will charge a \$5 per bill fee for any additional billings over 10 per month.
- \$50 annual fee will apply to each item held for safekeeping.

Special Assets

Special asset services may include, but are not limited to, valuations, inspections, overseeing property managers, maintaining taxes and insurance, negotiating sales, purchases, and lease agreements, enforcing contracts, monitoring performance of life insurance and annuities, and professional accounting of receipts and payments.

Real Estate

- \$1,500 per asset plus 10% of gross income for income producing property (\$250 if First Interstate is released from responsibility and liability; an additional percentage of income or hourly fee may also apply for income-producing property depending on scope of work)
- Greater of \$2,500 or up to 10% of gross sale/purchase price (in addition to realtor fee) for all sales or purchases
- Hourly fee may apply at the extraordinary services rate for lease negotiations and enforcements

Closely Held Securities

- \$1,500 per entity (\$250 if First Interstate is released from responsibility and liability)
- Hourly fee may apply at the extraordinary services rate for valuations, management, sales, and purchases

Life Insurance/Annuities

- \$600 per contract plus direct costs for policy evaluations

Liabilities

- \$500 per liability excluding Managed Asset Line of Credit

Loans/Notes

- Included in market value, no fee charged on receipts

Mineral, Oil and Gas Interests

- Greater of \$1,500 per year or the following combined:
 - 6% of gross income for mineral and royalty interests
 - 6% on lease bonuses, delay rentals, or shut-in payments
 - 8% of gross income for non-operated leaseholds
- 6% of sale price on purchase or sale of mineral rights
- \$50 per Division/Transfer Order processed
- \$6.50 per Ad Valorem Tax payment
- Hourly fee of \$150 in addition to hourly fee at the extraordinary services rate may apply for additional services rendered
- \$1,500 per year for non-productive and un-leased mineral, oil and gas interests where no income is generated from such assets

Special Assets in IRAs

Real estate, loan, closely held, etc. assets in IRAs will be included in the market value fee calculation and valued annually.

Settlement Fees

Upon termination of the arrangement, a \$250 fee will apply to settle and transition each account. This settlement fee will be waived if all assets from the terminating account are retained in First Interstate or if we recommended the account be closed.

Disclosures

The "Annual Rate" on the first page of this fee schedule is an account level fee that applies to certain assets that include individual securities, mutual funds, specialty assets, and bank deposits (including First Interstate deposits).

In addition to the fees discussed in this Schedule, there may be separate fund level fees charged by third parties and First Interstate, as agent or custodian, may receive and collect, without offset, additional fees and other compensation from third party sponsors of investment products we may invest in on your behalf, including Securities Exchange Act of 1934 Rule 12(b)-1 fees, transfer fees, management fees, shareholder service fees, sales commissions, fees and other compensation, and other similar fees and compensation. These additional fees and compensation may be received from parties with which First Interstate is affiliated or maintains a business relationship. The parties agree that First Interstate shall not be deemed to have violated a duty of loyalty, to have breached a trust, or to have a conflict of interest by virtue of the receipt of such additional fees and compensation. Information concerning these fees and compensation received by First Interstate may be found in the prospectus or other disclosure provided by First Interstate upon execution of the agreement to which this Fee Schedule relates or from time to time during the term of such agreement.

We may receive compensation ("float") from the use of uninvested funds that accrues on payments made from an account (e.g., distributions and expense payments) and other funds received too late in the day to be invested on that same day. Earnings on the float depend on the specific investment, the current rate, which is generally a money market rate, and the period of time during which the funds are available. Our handling of uninvested cash is consistent with usual and customary banking and fiduciary practices, and any float earnings realized by First Interstate, or any affiliate will be compensation for services in addition to its standard fees. We may receive outside research, materials, and data paid for by "soft dollar" credits from an executing broker/dealer on securities transactions as permitted in Section 28(e) of the Securities Exchange Act of 1934. Not all research generated may be useful to each account for which a particular transaction was made. In exchange for those research services, an account may pay somewhat higher commissions for the securities transaction than commissions obtainable on a non-soft dollar basis. As part of our fiduciary duties to clients, we endeavor at all times to put the interests of clients first. Clients should be aware, however, that the receipt of economic benefits by First Interstate or its related persons in and of itself creates a potential conflict of interest and may indirectly influence our selection of broker-dealers for brokerage services.

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

First Interstate Wealth Management (FIWM) offers you the option to retain management of your portfolio, or delegate investment management authority to a third party. FIWM is the wealth management division of First Interstate Bank (“we”, “our”, or “First Interstate”).

Custody Services

- Custody and settlement of assets
- Daily money market investment of principal, income and cash
- Conduct directed securities and fund trading
- Trade settlement
- Collection of interest, dividends and capital gains
- Investment reporting including asset holdings, transaction statements, and tax reporting
- Internet access to accounting reports
- Account Administration

Annual Fees *

Based on average daily market value of assets.

Market Value Tiers	Annual Rate
For the first \$1,000,000	0.50%
On the next \$1,000,000	0.40%
On the next \$3,000,000	0.25%
On the next \$5,000,000	0.15%
Over \$10,000,000	0.10%

** A minimum annual fee of \$5,000 applies to all accounts. Only fees calculated on the market value will be used to satisfy the minimum fee. Please see below for additional information about other fees and services, and for additional fees that may apply.*

Fees are calculated and collected monthly in arrears.

Fees are subject to change following advance notice to our clients.

General

This fee schedule supplements the non-managed custodial agreement between our clients and First Interstate. In case of a conflict, the terms of the agreement will control.

Fees shown represent services provided by First Interstate and do not include the services of third-party providers we may employ on behalf of our clients. Such third-party fees may include fees paid to attorneys, tax preparers, property managers, real estate brokers, appraisers, insurance policy evaluators, litigation service providers and outside asset managers. Brokerage commissions and regulatory fees on trades may be charged to the account. Property, casualty and liability insurance will be maintained on special assets as appropriate, and premiums may be charged to the account. Such fees and premiums that are not covered in this Schedule will be disclosed separately.

We retain the right to charge for extraordinary services for transactions beyond services we have determined to be ordinary asset management including, but not limited to chronic delinquency management, modifications and restructures, and sales and foreclosures. Fees for services that are not covered in this Schedule will be disclosed separately.

We may charge other additional fees including:

- \$200/hour for extraordinary services
- \$150 annual fee will apply to accounts that are part of a fee-linked relationship with a market value less than \$150,000.
- Bill payment will be provided at no additional fee for up to 10 billings per month; we will charge a \$5 per bill fee for any additional billings over 10 per month.
- \$50 annual fee will apply to each item held for safekeeping.
- \$15 per transaction including but not limited to purchases, sales, maturities, calls, redemptions, exchanges, free receipts and free deliveries.
- \$30 per wire transfer.
- \$30 per month for each mortgage-backed, asset-backed, CMO and other similar security held.

Special Assets

Real estate, closely-held securities, minerals, oil and gas interests, surface damages and other special assets may be held for reporting purposes only and are excluded from the annual market value fee calculation. If services are needed, a negotiated fee quote will be provided.

Life Insurance/Annuities

- \$600 per contract plus direct costs for policy evaluations

Liabilities

- \$500 per liability excluding Managed Asset Line of Credit

Loans/Notes

- Included in market value, no fee charged on receipts

Settlement Fees

Upon termination of the arrangement, a \$250 fee will apply to settle and transition each account. This settlement fee will be waived if all assets from the terminating account are retained in First Interstate or if we recommended the account be closed.

Disclosures

The “Annual Rate” on the first page of this fee schedule is an account level fee that applies to certain assets that include individual securities, mutual funds, specialty assets, and bank deposits (including First Interstate deposits).

In addition to the fees discussed in this Schedule, there may be separate fund level fees charged by third parties and First Interstate, as agent or custodian, may receive and collect, without offset, additional fees and other compensation from third party sponsors of investment products we may invest in on your behalf, including Securities Exchange Act of 1934 Rule 12(b)-1 fees, transfer fees, management fees, shareholder service fees, sales commissions, fees and other compensation, and other similar fees and compensation. These additional fees and compensation may be received from parties with which First Interstate is affiliated or maintains a business relationship. The parties agree that First Interstate shall not be deemed to have violated a duty of loyalty, to have breached a trust, or to have a conflict of interest by virtue of the receipt of such additional fees and compensation. Information concerning these fees and compensation received by First Interstate may be found in the prospectus or other disclosure provided by First Interstate upon execution of the agreement to which this Fee Schedule relates or from time to time during the term of such agreement.

We may receive compensation (“float”) from the use of uninvested funds that accrues on payments made from an account (e.g., distributions and expense payments) and other funds received too late in the day to be invested on that same day. Earnings on the float depend on the specific investment, the current rate, which is generally a money market rate, and the period of time during which the funds are available. Our handling of uninvested cash is consistent with usual and customary banking and fiduciary practices, and any float earnings realized by First Interstate, or any affiliate will be compensation for services in addition to its standard fees. We may receive outside research, materials, and data paid for by “soft dollar” credits from an executing broker/dealer on securities transactions as permitted in Section 28(e) of the Securities Exchange Act of 1934. Not all research generated may be useful to each account for which a particular transaction was made. In exchange for those research services, an account may pay somewhat higher commissions for the securities transaction than commissions obtainable on a non-soft dollar basis. As part of our fiduciary duties to clients, we endeavor at all times to put the interests of clients first. Clients should be aware, however, that the receipt of economic benefits by First Interstate or its related persons in and of itself creates a potential conflict of interest and may indirectly influence our selection of broker-dealers for brokerage services.

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

First Interstate Wealth Management (FIWM) is an excellent solution to ensure trust, conservatorship and estate assets are administered in accordance with the governing instrument and grantor intent. Strategies will be developed and implemented by a dedicated team of wealth management professionals based on the governing instrument, state law, and/or trust purpose. FIWM is the wealth management division of First Interstate Bank (“we”, “our”, or “First Interstate”).

Trust Management Services

- Administration in accordance with terms of the trust
- Income and principal distributions
- Payment of bills
- Direct deposit, ACH and wire services
- Fiduciary accounting and recordkeeping
- Regular administrative account reviews
- Timely filing of fiduciary tax returns

Investment Services

- Discretionary management of investment portfolio adhering to a tailored process
- Written statement of investment objectives and policy guidelines
- Investment monitoring and periodic formal review
- Reallocation and rebalancing as necessary
- Tracking and analysis of proxy, corporate reorganizations, and other capital changes
- Investment reporting including asset holdings, transaction statements, and tax reporting
- Daily money market investment of cash
- Custody and settlement of assets

Annual Fees *

Based on average daily market value of managed assets.

Market Value Tiers	Annual Rate
For the first \$1,000,000	1.30%
On the next \$1,000,000	1.10%
On the next \$3,000,000	1.00%
Over \$5,000,000	0.80%

** A minimum annual fee of \$5,000 applies to all accounts. Only fees calculated on the market value will be used to satisfy the minimum fee. Separate fees apply to special assets. Please see below for additional information about these fees and services, and for additional fees that may apply.*

Fees are calculated and collected monthly in arrears.

Fees are subject to change following advance notice to our clients.

General

Fees shown represent services provided by First Interstate and do not include the services of third-party providers we may employ on behalf of our clients. Such third-party fees may include fees paid to attorneys, tax preparers, property managers, real estate brokers, appraisers, insurance policy evaluators, litigation service providers and outside asset managers. Brokerage commissions and regulatory fees on trades may be charged to the account. Property, casualty and liability insurance will be maintained on special assets as appropriate, and premiums may be charged to the account. Such fees and premiums that are not covered in this Schedule will be disclosed separately.

We retain the right to charge for extraordinary services for transactions beyond services we have determined to be ordinary asset management including, but not limited to chronic delinquency management, modifications and restructures, and sales and foreclosures. Fees for services that are not covered in this Schedule will be disclosed separately.

We may charge other additional fees including:

- \$200/hour for extraordinary services
- Additional 0.10% on market value fee rates when First Interstate is a **co-trustee** and/or **shares** administrative and/or asset management responsibility with the grantor or a third party. This will count toward the annual minimum fee.
- Additional 0.20% on market value fee rates plus a one-time \$5,000 pre-acceptance fee when asset management is **delegated** to a third party and First Interstate retains oversight of investment activity. The 0.20% will count toward the annual minimum fee.
- Stock of First Interstate's parent company, First Interstate BancSystem, Inc., will be excluded from the market value fee calculation and charged at custody fee rates.
- \$150 annual fee will apply to accounts that are part of a fee-linked relationship with a market value less than \$150,000.
- Bill payment for grantor trusts will be provided at no additional fee for up to 10 billings per month; we will charge a \$5 per bill fee for any additional billings over 10 per month.
- \$50 annual fee for each item held for safekeeping.

Special Assets

Special asset services may include, but are not limited to, valuations, inspections, overseeing property managers, maintaining taxes and insurance, negotiating sales, purchases, and lease agreements, enforcing contracts, monitoring performance of life insurance and annuities, and professional accounting of receipts and payments.

Real Estate

- \$1,500 per asset plus 10% of gross income for income producing property (\$250 if First Interstate is released from responsibility and liability; an additional percentage of income or hourly fee may also apply for income-producing property depending on scope of work)
- Greater of \$2,500 or up to 10% of gross sale/purchase price (in addition to realtor fee) for all sales or purchases
- Hourly fee may apply at the extraordinary services rate for lease negotiations and enforcements

Closely Held Securities

- \$1,500 per entity (\$250 if First Interstate is released from responsibility and liability)
- Hourly fee may apply at the extraordinary services rate for valuations, management, sales, and purchases

Life Insurance/Annuities

- \$600 per contract plus direct costs for policy evaluations

Liabilities

- \$500 per liability excluding Managed Asset Line of Credit

Loans/Notes

- Included in market value, no fee charged on receipts

Mineral, Oil and Gas Interests

- Greater of \$1,500 per year or the following combined:
 - 6% of gross income for mineral and royalty interests
 - 6% on lease bonuses, delay rentals, or shut-in payments
 - 8% of gross income for non-operated leaseholds
- 6% of sale price on purchase or sale of mineral rights
- \$50 per Division/Transfer Order processed
- \$6.50 per Ad Valorem Tax payment
- Hourly fee of \$150 in addition to hourly fee at the extraordinary services rate may apply for additional services rendered
- \$1,500 per year for non-productive and un-leased mineral, oil and gas interests where no income is generated from such assets

Settlement Fees

Fees to settle a terminating trust are the greater of \$1,000 or 2% of the market value as of the date of the triggering event (e.g. death of the grantor or income beneficiary). Fees to settle a probate estate will comply with applicable state law.

Disclosures

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