

FIRST INTERSTATE BANCSYSTEM INC

Form 8-K

January 23, 2003

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**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington D.C. 20549**

**FORM 8-K
CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of report (date of earliest event reported): January 23, 2003

FIRST INTERSTATE BANCSYSTEM, INC.

(Exact name of registrant as specified in its charter)

Montana

33-64304

81-0331430

(State or other jurisdiction of
incorporation or organization)

(Commission
File No.)

(IRS Employer
Identification No.)

401 North 31st Street, Billings, MT

(Address of principal executive offices)

(406) 255-5390

(Registrant's telephone number, including area code)

Not Applicable

(Former name or former address, if changed since last report)

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Item 1. Not Applicable.

Item 2. Not Applicable.

Item 3. Not Applicable.

Item 4. Not Applicable.

Item 5. Other Events and Regulation FD Disclosure.

Item 6. Not Applicable.

Item 7. Financial Statements and Exhibits.

Item 8. Not Applicable.

Item 9. Not Applicable.

SIGNATURE

EX-99 Fourth Quarter 2002 Shareholders' Letter

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Item 1. Not Applicable.

Item 2. Not Applicable.

Item 3. Not Applicable.

Item 4. Not Applicable.

Item 5. Other Events and Regulation FD Disclosure.

On January 23, 2003, First Interstate BancSystem, Inc. issued its fourth quarter 2002 performance report and shareholders letter (Shareholders Letter) to holders of common stock of the Company as of that date.

Certain statements contained in the Shareholders Letter constitute forward-looking statements that involve risk and uncertainties. The Company wishes to caution readers that the following factors, among others may cause the actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. Such factors include general economic and business conditions in those areas in which the Company operates, credit quality, demographic changes, competition, fluctuations in interest rates, changes in business strategy or development plans and changes in governmental regulations. These and other risk factors are set forth from time to time in the Company's reports filed with the Securities and Exchange Commission.

The Shareholders Letter is attached as Exhibit 99 to the Current Report on Form 8-K.

Item 6. Not Applicable.

Item 7. Financial Statements and Exhibits.

(a) Not Applicable.

(b) Not Applicable.

(c) Exhibit 99 Fourth Quarter 2002 Shareholders Letter

Item 8. Not Applicable.

Item 9. Not Applicable.

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SIGNATURE

Pursuant to the requirements of the Securities and Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: January 22, 2003

FIRST INTERSTATE BANCSYSTEM, INC.

By: /s/ THOMAS W. SCOTT

Thomas W. Scott
Chief Executive Officer