

# PERSONAL Credit Card Application



## APPLICANT INFORMATION

PLEASE SELECT CARD TYPE FOR WHICH YOU ARE APPLYING  First Rewards  First Rewards Elite  First Rewards Students

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## CO-APPLICANT OR GUARANTOR

Complete this Section only if a co-applicant is applying for a joint account or a Guarantor is granting a security interest in a Collateral Account (as defined in the Security Agreement). You authorize and instruct us to consider your relationship with our affiliated and/or your prior credit history with our affiliates and/or other creditors in evaluating your application and to provide information about you in accordance with our Privacy Notice.

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## INCOME INFORMATION

Federal law requires that we collect your financial information to determine your ability to pay. If you do not have income, we may request a guarantor. Income from alimony, child support or separate maintenance payment need to be revealed if you do wish us to consider it as a basis for repayment. Due to the requirement in the Credit Card Act of 2009, your maximum credit line will be based on your individual ability to pay - which is determined by the income you provide.

## AUTHORIZED USER

(You request an additional card for the following person who is authorized to use your account.)

## AUTHORIZATION

I have read, understand and agree to the terms and conditions disclosed here and on the reverse side of this form including the Credit Card Agreement enclosed.

Applicant Signature

Date

Co-Applicant Signature

Date



# BankFirst

## Consumer Credit Cards STATEMENT OF TERMS AND CONDITIONS

\*This Statement of Terms and Conditions is hereby incorporated into the Bank First, N.A. Consumer Credit Card Agreement\*

Interest Rates and Interest Charges	First Rewards
APR is a variable rate for purchases	<b>Prime + 6.74%-17.74%</b> APR interest rate range. Rate is determined by credit history. This APR will vary with the market based on Prime Rate.
APR for Balance Transfer	<b>Prime + 20.74%</b>
APR for Cash Advances	<b>Prime + 20.74 %</b>
Penalty APR	None
Minimum Interest Charge	If you are charged interest, the charge will not be less than \$2.00

<b>How to Avoid Paying Interest on Purchases</b>	Your due date is 25 days after the close of each billing cycle. We will not charge interest on purchases if you pay your entire balance by the due date of each month.
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Fees	First Rewards
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
Cash Advances	<b>4% or \$10</b> whichever is greater
Balance Transfers	<b>4% or \$10</b> whichever is greater
Foreign Transactions	Up to <b>3%</b>
<b>Penalty Fees</b>	
Late Payment	Up to <b>\$40</b>
Over Credit Limit	None
Returned Payment	Up to <b>\$40</b>
<b>Other Fees</b>	
Replacement Card	<b>\$10</b> for replacement of lost or damaged card. Rush Fee Up to <b>\$40</b>
Copies of Statements & Receipts	Up to <b>\$10</b>
ACH Phone Payment	Up to <b>\$20</b>

### For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

We calculate your balance based on the "average daily balance (including new purchases)" method. See your account agreement for more details. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Introductory Special**

- 0% Interest on purchases for 6 months
- 0% Interest on balance transfers for 6 months

<b>UChoose Rewards</b>	<b>First Rewards</b>
	1% on all purchases capped at 50,000 per year. Points expire in 2 years.

<b>Right to Set-Off</b>	<b>First Rewards</b>
	<p>You grant us a security interest and lien in any deposit account you may have with us at any time (now or in the future), unless such lien would be prohibited by law or would render a nontaxable account taxable. We may, at any time after the occurrence of an event of default and the lapse of any applicable cure period if required by law, without notice or demand, set-off against any deposit balance or exercise and lien rights and remedies in any deposit account in which you have granted us a security interest. By use of, signing, or retaining the Card, you acknowledge and affirmatively agree that you intend to grant us a security interest and lien as a condition for use of the Card.</p>