



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 Elite
APR is a variable rate for purchases	Prime + 5.24%-16.24% 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	Prime + 20.74%
APR for Cash Advances	Prime + 20.74%
Penalty APR	None
Minimum Interest Charge	If you are charged interest, the charge will not be less than \$2.00

How to Avoid Paying Interest on Purchases	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 Elite
Annual Fee	\$50
Transaction Fees	
Cash Advances	4% or \$10 whichever is greater
Balance Transfers	4% or \$10 whichever is greater
Foreign Transactions	Up to 3%
Penalty Fees	
Late Payment	Up to \$40
Over Credit Limit	None
Returned Payment	Up to \$40
Other Fees	
Replacement Card	\$10 for replacement of lost or damaged card. Rush Fee Up to \$40
Copies of Statements & Receipts	Up to \$10
ACH Phone Payment	Up to \$20

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

UChoose Rewards	First Rewards Elite
	1.5% on all purchases with no cap. Points expire in 2 years.

Right to Set-Off	First Rewards Elite
	<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>