



BankFirst

Consumer Credit Cards STATEMENT OF TERMS AND CONDITIONS

Interest Rates and Interest Charges	First Rewards	First Rewards Elite
APR is a variable rate for purchases	Prime + 6.74%-17.74% APR interest rate range. Rate is determined by credit history. This APR will vary with the market based on Prime Rate.	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%	Prime + 20.74%
APR for Cash Advances	Prime + 20.74 %	Prime + 20.74%
Penalty APR	None	None
Minimum Interest Charge	If you are charged interest, the charge will not be less than \$2.00	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	First Rewards Elite
Annual Fee	None	\$50
Transaction Fees		
Cash Advances	4% or \$10 whichever is greater	4% or \$10 whichever is greater
Balance Transfers	4% or \$10 whichever is greater	4% or \$10 whichever is greater
Foreign Transactions	Up to 3%	Up to 3%
Penalty Fees		
Late Payment	Up to \$35	Up to \$35
Over Credit Limit	None	None
Returned Payment	Up to \$35	Up to \$35
Other Fees		
Replacement Card	\$10 for replacement of lost or damaged card. Rush Fee Up to \$30	\$10 for replacement of lost or damaged card. Rush Fee Up to \$30
Copies of Statements & Receipts	Up to \$10	Up to \$10
ACH Phone Payment	Up to \$20	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	First Rewards Elite
	1% on all purchases capped at 50,000 per year. Points expire in 2 years.	1.5% on all purchases with no cap. Points expire in 2 years.