



BankFirst

Student Credit Cards STATEMENT OF TERMS AND CONDITIONS

Interest Rates and Interest Charges	First Student Rewards
APR is a variable rate for purchases	Prime + 8.74%-17.74% 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	N/A
APR for Cash Advances	N/A
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 Student Rewards
Annual Fee	None
Cash Advance	N/A
Transaction Fees	
Cash Advances	N/A
Balance Transfers	N/A
Foreign Transactions	Up to 3%
Penalty Fees	
Late Payment	Up to \$35
Over Credit Limit	None
Returned Payment	Up to \$35
Other Fees	
Replacement Card	\$10 for replacement of lost or damaged card. Rush Fee Up to \$30
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.

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