

First International Bank & Trust  
Badlands Visa Account Disclosure

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases, Convenience Checks, and Balance Transfers</b>	<b>14.88%</b>
<b>APR for Cash Advances</b>	<b>18.00%</b>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases, convenience checks, and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Payment Information	
All payments made on a Business charge card are due when the periodic statement is received.	
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Cash Advance</b></li> <li>• <b>Foreign Transaction</b></li> </ul>	<p>Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</p> <p>Up to <b>1%</b> of each transaction in U.S. dollars.</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> </ul>	<p>Up to <b>\$35</b></p> <p>Up to <b>\$29</b></p>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)". Please see the Account Agreement enclosed with this disclosure for more information.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the enclosed Billing Rights Notice.

**Other:** Additional fees may apply for special services requested by the cardholder.

**ADDITIONAL FEES / SERVICES:**

- Special Posting Fee: **\$10.00**
- Express Order Fee: **\$25.00**
- Research Fee: **\$15.00 / hour plus \$.25 / copy**
- Replacement Card Fee: **\$5.00 for each lost or damaged card**

**Inactive Accounts:** Due to the cost of maintaining this account, your account may be closed if inactive for more than 22 months.

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate, please notify us at the following address and identify the specific information that is inaccurate. **The information about the cost of the card described in this supplement was printed on 12-01-17 and is accurate as of that date. The information is subject to change after that date and you should call us at 1-888-848-3428 or write to us at First International Bank & Trust – PO Drawer 607 – Watford City, ND 58854 for the current information. MEMBER FDIC.**

**PLEASE REFER TO THE DISCLOSURES REQUIRED BY FEDERAL LAW AND THE ACCOUNT AGREEMENT ENCLOSED FOR MORE INFORMATION.**