

First International Bank & Trust  
Application Disclosure  
Onyx Visa Account

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>14.49% to 17.49%</b> when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>2.90%</b> introductory rate for the first 6 months. After that, your APR will be <b>14.49% to 17.49%</b> based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>17.49% to 20.49%</b> when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.
<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 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> .
Fees	
<b>Annual Fee</b>	<b>\$495.00</b>
<b>Transaction Fees</b>	
• <b>Balance Transfer</b>	Either <b>\$5</b> or <b>3%</b> of the amount of the balance transfer, whichever is greater.
• <b>Cash Advance</b>	Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.
• <b>Foreign Transaction</b>	Up to <b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to <b>\$35</b>
• <b>Returned Payment</b>	<b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called “Average Daily Balance (including current transactions)”. Please see the Billing Rights document for more information.

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

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

**ADDITIONAL FEES / SERVICES:**

- Special Posting Fee: **\$10.00**
- Express Order Fee: **\$35.00**
- Research Fee: **\$15.00/hour plus \$.25/copy**
- Replacement Card Fee: **\$10.00 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 08/25/2020 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 – 1601 N 12<sup>th</sup> St, Bismarck, ND 58501 for the current information. MEMBER FDIC.**

PLEASE REFER TO THE BILLING RIGHTS DOCUMENT FOR ADDITIONAL INFORMATION.