Business Credit Cards

STATEMENT OF TERMS AND CONDITIONS

This Statement of Terms and Conditions is hereby incorporated into the Bank First, N.A., Commercial Credit Card Agreement

Interest Rates and Interest Charges	First Business Rewards
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.
APR for Balance Transfer	Prime + 20.74%
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.

Fees	First Business Rewards
Annual Fee	**None**
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**

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 Business Rewards
	1% on all purchases unlimited per year. Points expire in 4 years

Right to Set-Off	First Business Rewards Elite
	Unless a lien would be prohibited by law or would render a nontaxable account taxable, you grant us a security interest and lien in any deposit account you may at any time (now or in the future) have with us. We may, at any time after the occurrence of an event of default, without notice or demand, exercise any lien rights and remedies in any deposit account in which you have granted us a security interest or set-off any amount you owe to us under this Agreement against any deposit account balance you have with us at any time (now or in the future) or any other money now or hereafter owed to you by us.