



# BankFirst

## Business Credit Cards STATEMENT OF TERMS AND CONDITIONS

Interest Rates and Interest Charges	First Business Rewards	First Business Rewards Elite
Interest Rate is a variable rate for purchases	<b>Prime + 6.74%-17.74%</b> interest rate range. Rate is determined by credit history. This interest rate will vary with the market based on Prime Rate.	<b>Prime + 5.24%-16.24%</b> interest rate range. Rate is determined by credit history. This interest rate will vary with the market based on Prime Rate.
Interest Rate for Balance Transfer	Prime + 20.74%	Prime + 20.74%
Interest Rate for Cash Advances	N/A	N/A
Penalty Interest Rate	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

<b>How to Avoid Paying Interest on Purchases</b>	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 Business Rewards	First Business Rewards Elite
<b>Annual Fee</b>	<b>None</b>	<b>\$125</b>
<b>Transaction Fees</b>		
Cash Advances	<b>4% or \$10</b> whichever is greater	<b>4% or \$10</b> whichever is greater
Balance Transfers	<b>4% or \$10</b> whichever is greater	<b>4% or \$10</b> whichever is greater
Foreign Transactions	Up to <b>3%</b>	Up to <b>3%</b>
<b>Penalty Fees</b>		
Late Payment	Up to <b>\$35</b>	Up to <b>\$35</b>
Over Credit Limit	None	None
Returned Payment	Up to <b>\$35</b>	Up to <b>\$35</b>
<b>Other Fees</b>		
Replacement Card	<b>\$10</b> for replacement of lost or damaged card. Rush Fee up to <b>\$30</b>	<b>\$10</b> for replacement of lost or damaged card. Rush Fee up to <b>\$30</b>
Copies of Statements & Receipts	Up to <b>\$10</b>	Up to <b>\$10</b>
ACH Phone Payment	Up to <b>\$20</b>	Up to <b>\$20</b>

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 Specials

- **0% Interest on purchases for 6 months**
- **0% Interest on balance transfers for 6 months**

UChoose Rewards	First Business Rewards	First Business 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