

Important Cost Information about our Credit Card

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>18.75%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	Cash advances are not available with this account.
Penalty APR and When it Applies	See Annual Percentage Rate (APR) for Purchases. There is no Penalty APR.
How to Avoid Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For credit card tips from the Consumer Finance Protection Bureau	<p>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</p> <p>http://consumerfinance.gov/learnmore</p>
Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> ● Cash Advance ● International Transaction 	<p>Cash advances are not available with this account</p> <p>2.5% of each transaction amount in U.S. dollars</p>
Penalty Fees	
<ul style="list-style-type: none"> ● Late Payment ● Returned Payment ● Over-the-Credit Limit 	<p>Up to \$25</p> <p>Up to \$35</p> <p>None</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." For further details, please see the Cardholder Agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

The margin used to calculate the APR is: 14.50%. The APR in effect as of July 1, 2017 is 18.75% (0.05137% daily periodic rate).

Terms and Conditions Continued:

In these Terms and Conditions, the words “you” and “your” refer to each person who requests that we establish a credit card account (“Account”) and issue a Visa® credit card (a “Card”) to that person. The words “we”, “us”, “our” and “FB&T” mean First Bank & Trust, located in Brookings, SD. Final, Inc. will service your Card and Account for First Bank & Trust.

These Terms and Conditions contain important information about Cards issued by us. Offers may vary. Please carefully review the reward benefits, interest rates, account fees and other terms and conditions of this particular offer before applying.

Terms and Conditions Authorization: I understand that the use of the Account opened or any Card issued in connection with this offer will constitute my acceptance of and will be subject to these Terms and Conditions and the “Cardholder Agreement” that will be sent to me. I agree to be responsible for all charges incurred through my use of the Account or Card according to the Cardholder Agreement. I understand that after my Account is opened, the terms of my Account are subject to change as provided in the Cardholder Agreement.

About This Offer: You must be at least 18 years of age. **This offer is available only to applicants who are residents of the United States, with the exception of Puerto Rico and the US territories,** and may not be available if you already have or have had an account with us.

If at the time of your application you do not meet the credit or income criteria previously established for this offer, or the income you report is insufficient based on your current obligations, we may be unable to open an Account for you.

About Us and This Credit Card Program: This Agreement is entered into in the State of South Dakota where the decision to grant credit is made and in which payments will be received. Therefore, this Agreement will be governed by the laws of the State of South Dakota without giving reference to conflict of law provisions. If there is any conflict between any of the terms and conditions of this Agreement and applicable law, this Agreement will be considered changed to the extent necessary to comply with the law. The other provisions of the Agreement shall not be affected. Visa is a registered trademark of VISA USA, Inc. and is used by us pursuant to a license.

Changes to Account and Benefits Terms: We reserve the right to change the annual percentage rate (“APR”) and other Account terms in accordance with the Cardholder Agreement and applicable law. We also reserve the right to change the benefits and features associated with the Card or the Account.

About Your Credit Report and Your Credit Performance: You agree that we may, from time to time, make inquiries pertaining to your credit standing and financial responsibility. You also authorize us to obtain a credit report on you at any time in the future in connection with our review, collection or administration of your Account. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you.

We may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We may also release information to others, including our affiliates, about our experience with your Account. This could include negative information if you do not comply with the terms of the Account.

How the Variable APR on Your Account will be Determined: The APR on your account will be determined each billing cycle by adding a margin to the “Prime Rate” (which will be the highest rate published in the Money Rates column of *The Wall Street Journal* on the 25th of the month, or the following business day in the event the Prime Rate is not published on the 25th). See the Cardholder Agreement for more detail.

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

Important Information About the Military Annual Percentage Rate (MAPR): Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Additional disclosures may be obtained by calling Final at 855-552-5375.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes, or court order under Section 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the Agreement, Statement or Decree, or has actual knowledge of the adverse provision. IF I AM A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF MY MARRIAGE OR FAMILY.

Notice to New York Residents: You may contact the New York State Department of Financial Services at 1-800-342-3736 or visit www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Notice to California Residents: If married, you may apply for a separate account.

Your Telephone Number: By providing us with a telephone number(s), at the time you apply or anytime thereafter, you authorize us and our affiliates, agents and independent contractors, and any future assignees to contact you regarding your Account. Within applicable federal and state law, such parties may contact you at the provided number(s) using any means of communication, including, but not limited to calls placed to your cell, mobile or other phone using an automated dialing service, pre-recorded messages or text messages. Standard text messaging and/or calling charges may apply.

Paying Interest on Purchases: We charge interest on purchases unless you pay your entire balance by the payment due date each and every month. Please see your Cardholder Agreement for details on how interest accrues.

Cash Advances and Cash Equivalent Purchases: Cash Advances and their equivalent are not available with this account. The purchase of money orders, travelers' checks, foreign currency, lottery tickets, gambling chips, wire transfers, cryptocurrency and other similar transactions are treated as cash advances and will be denied. Please see the Cardholder Agreement that will accompany your welcome email upon account approval for more details.

About International Transaction Fees: International transaction fees are applied to all transactions in which the merchant is not based in the United States and the transaction is not processed in in the US. Please be aware of where the merchant is located when making a purchase.

The information contained in these disclosures is accurate as of 10/01/2017 and may change after this date. Please contact us for any change in the credit disclosures above since the application was printed by calling 855-552-5375.

Final and First Bank & Trust's Privacy Policy is available online at www.getfinal.com. I agree that Final, Inc. and First Bank & Trust may share information about me and my Account to the extent needed to administer the Final Visa Card.

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