

Iorth Dakota State University
Affiliate Credit Card
with SCORECARD Benefits



Credit Application

Check Account Choice \square	Individual	Account
☐ Joint Account (Initials required for joint application)	Initials _	
	redit Line	Increase

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to 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.

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Access your Credit Card Online: *mycardstatement.com* View Transactions • Make Payments • Access eStatements

SCORECARD Benefits:

Redeem for Merchandise, Travel, and Cash Back Rewards *Visit scorecardrewards.com for a full list of card benefits.*

First Western Bank & Trust Affiliate Credit Card

Account Opening Disclosure Summary of Terms

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.99%
APR for Balance Transfers	15.99%
APR for Cash Advances	24.99%
Penalty APR	N/A
Paying Interest	Your due date is at least 25 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Transaction Fees: Balance Transfer	None
Cash Advance	Either \$5 or 3% of the amount of each transfer; whichever
Foreign Transaction	is greater. 1% of each transaction in U.S. dollars.
Penalty Fees:	
Late Payment	Up to \$20.00
Over-the-Credit Limit	None
Returned Payment	Up to \$25.00
Other Fees:	
 Expediated Shipping 	\$30.00 per card

How We Calculate Your Balance: We use a method called "average daily balance (including new purchases)." 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

Changes: We may add, change, or delete any of the terms of your Account and the corresponding Credit Card Agreement (including, but not limited to, Annual Percentage Rate, and other significant changes). Your Annual Percentage Rate will not increase during the first year of Account Opening. If your rate is increased, it will only apply to new transactions, 14 days after the effective date, of the rate increase. A notice of the increase will be sent to you at least forty-five (45) days prior to the effective date of the change. The notice will include a statement of your right to reject the changes. If you reject the changes, we may cancel your account.

Protection to Members of the Armed Forces and Their Dependents: 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 product 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).

The information about the costs of the credit card account described in this disclosure is accurate as of August 2022; this information may have changed after that date. To find out what may have changed, please call 701-852-3711 (toll free: 800- 688-2584) or contact First Western Bank & Trust, PO Box 1090, Minot, ND 58702-1090. You agree that a credit report may be used in making the credit granting decision.

