

**First Western Bank & Trust**  
**Business VISA**  
 Account Opening Disclosure  
 Summary of Terms

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>15.00%</b>
<b>APR for Balance Transfers</b>	<b>15.00%</b>
<b>APR for Cash Advances</b>	<b>15.00%</b>
<b>Penalty APR</b>	<b>N/A</b>
<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 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.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
<b>Fees</b>	
<b>Annual Fee</b>	<b>\$50.00</b> for the first cardholder and \$15.00 for each additional employee, on the first statement and each year upon renewal
<b>Transaction Fees:</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• International Transaction</li> </ul>	<b>None</b> <b>\$1.00</b> for each cash advance Up to <b>1%</b> of each transaction in U.S. dollars
<b>Penalty Fees:</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	Up to <b>\$5.00</b> <b>None</b> <b>None</b>

**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.

The information about the costs of the credit card account described in this disclosure is accurate as of January 2025; this information may have changed after that date. To find out what may have changed, please call (701) 852-3711 or write to 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.

**Scorecard Rewards:** This card earns scorecard reward points. Visit [scorecardrewards.com](http://scorecardrewards.com) for more information regarding redemption options. Points earned expire 5 years from when they are first earned