First Western Bank & Trust
MSU 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 web site 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 is greater
• International Transaction	**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**

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 January 2025; this information may have changed after that date. To find out what may have changed, please call (701) 852-3711 or toll free at (800) 688-2584 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.

Cashback Rewards: This card earns cashback on purchases. Visit scorecardrewards.com for more information regarding redemption options. Dollars earned expire after 5 years or at card closing, whichever is sooner.