

**First Western Bank & Trust  
Business Credit Card**

Account Opening Disclosure  
Summary of Terms

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>15.00%</b>
APR for Balance Transfers	<b>15.00%</b>
APR for Cash Advances	<b>15.00%</b>
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	<b>None</b>
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
Fees	
Annual Fee	<b>\$50.00</b> for the first cardholder and <b>\$15.00</b> for each additional card, charged on first statement and every year thereafter upon renewal.
Transaction Fees:	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign 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.
Penalty Fees:	
<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>
Other Fees:	
<ul style="list-style-type: none"> <li>• Expediated Shipping</li> </ul>	<b>\$75.00</b> 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.

The information about the costs of the credit card account described in this disclosure is accurate as of September 2023; 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.