### Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>APR/Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Percentage Rate (APR) for Purchases</strong></td>
<td>0.0% introductory APR for one year.</td>
</tr>
<tr>
<td></td>
<td>After that, your APR will be <strong>19.9%</strong>.</td>
</tr>
<tr>
<td><strong>APR for Initial Balance Transfer</strong></td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>APR for Cash Advances</strong></td>
<td>0.0% introductory APR for one year.</td>
</tr>
<tr>
<td></td>
<td>After that, your APR will be <strong>19.9%</strong>.</td>
</tr>
<tr>
<td><strong>Paying Interest</strong></td>
<td>You have until the closing date of the billing cycle to pay your entire balance each month to avoid paying interest on Purchases. This is at least 27 days from the start of each billing cycle. We will begin charging interest on cash advances on the transaction date.</td>
</tr>
<tr>
<td><strong>Minimum Interest Charge</strong></td>
<td>If you are charged interest, the charge will be no less than $1.00.</td>
</tr>
<tr>
<td><strong>For Credit Card Tips from the Consumer Financial Protection Bureau</strong></td>
<td>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></td>
</tr>
</tbody>
</table>

### Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Set-up and Maintenance Fees</strong></td>
<td>None for first year (introductory)</td>
</tr>
<tr>
<td></td>
<td>After that, <strong>$84.00</strong> annually ($7.00 per month)</td>
</tr>
<tr>
<td><strong>Transaction Fees</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Either <strong>$5.00</strong> or 3% of the amount of each cash advance, whichever is greater (maximum fee: $10.00).</td>
</tr>
<tr>
<td></td>
<td>3% for each transaction in U.S. dollars.</td>
</tr>
<tr>
<td><strong>Penalty Fees</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Late Payment</strong></td>
<td>Up to <strong>$35.00</strong></td>
</tr>
<tr>
<td><strong>Return Item Charge</strong></td>
<td>Up to <strong>$35.00</strong></td>
</tr>
</tbody>
</table>

**How We Will Calculate Your Balance:** We use a method called 'average daily balance (including current transactions).'

See your Account Opening Disclosures for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Contract and on the back of your Statement.

You will not have available credit on your new Credit Account when it is issued because you will authorize a transfer of existing debt to this Credit Account.
**FEES AND INTEREST CHARGES:**

Your Credit Account is subject to the following fees and interest charges, each of which will be billed to your Credit Account as a Purchase.

**Periodic Interest Charges:** Interest Charges are imposed when you obtain a Cash Advance and when a Purchase is posted to your Credit Account. Interest Charges are imposed from the time a Purchase is posted until it is paid in full. However if you pay your previous balance in full on or before the closing date of each billing cycle, you will have a grace period on Purchases of at least 27 days from the start of each billing cycle and your current Purchases will not be subject to periodic Interest Charges to the extent you pay the current Statement balance in full on or before the Closing Date of the Billing Cycle. There is no grace period for transactions that post to your Credit Account as Cash Advances. These transactions are subject to Interest Charges from the date of the transaction.

**Computing Periodic Interest Charges:** The Interest Charge is determined by multiplying the "Average Daily Balance" for Purchases and for Cash Advances, and the Initial Balance Transfer outstanding during the monthly Billing Cycle by the monthly "Periodic Rate". The monthly "Periodic Rate" for Purchases and for Cash Advances and the Initial Balance Transfer is determined by dividing the Annual Percentage Rate (APR) by 12. The Monthly "Periodic Rate" for the Initial Balance Transfer is 0.0%, which is equivalent to an Annual Percentage Rate of 0.0%. The monthly "Periodic Rate" for Purchases and Cash Advances is 0.0% for the first 12 months, which is equivalent to an Annual Percentage Rate of 0.0%. After 12 months, the monthly "Periodic Rate" for Purchases and Cash Advances is 1.6583%, which is equivalent to an Annual Percentage Rate of 19.9%. This Annual Percentage Rate will be applied to fees assessed to your Credit Account as well as Purchases and Cash Advances.

The "Average Daily Balance" is computed by taking the beginning balance of your Credit Account on each day, calculated separately for Purchases and Cash Advances, adding new Purchases and/or Cash Advances and subtracting any payments or credits to get each day's daily balance. The daily balances are then added together and divided by the number of days in the Billing Cycle to get the "Average Daily Balance".

**Minimum Interest Charge:** The minimum Interest Charge is $1.00 for each Billing Cycle during which an Interest Charge based on a periodic rate is imposed. During the first 12 months your Credit Account is open, any interest assessed on the Credit Account will be equal to the actual accrued interest.

**Monthly Servicing Fee:** Your Credit Account will be charged a Monthly Servicing Fee of $0.00 for the first year (introductory) and $7.00 per month ($84.00 annually) each month thereafter. This fee will be billed until your Credit Account is closed and the balance is $20.00 or less. Refer to the Refund Disclosure for additional information.

**Cash Advance Fee:** In addition to the periodic Interest Charge on Cash Advances, there is an additional fee of 3% (minimum $5.00/maximum $10.00) for each Cash Advance obtained that month.

**Foreign Currency Transaction Fee:** 3% of the Transaction Amount in U.S. dollars.

**Late Fee:** In every Billing Cycle in which your payment is late, you will be charged a Late Fee up to $35.00.

**Return Item Charge:** We impose a Return Item Charge up to $35.00 when a payment on your Credit Account is returned by the financial institution on which it was drawn for insufficient funds or any other reason. The charge may be imposed even if we elect to re-present the item and it is paid upon our re-presentation.

**Additional Card Fee:** If you authorize us to issue an additional Card on the Credit Account there is an Additional Card Fee of $29.00 imposed annually for each additional Card.

**Credit Limit Increase Fee:** Each time your Credit Account is eligible for and approved for an unsecured credit limit increase, a Credit Limit Increase Fee in the amount of 25% of the amount of the credit limit increase will be assessed to your Credit Account. For example: If approved for a $100.00 credit limit increase, a $25.00 Credit Limit Increase Fee will be assessed to your Credit Account, which will result in an additional available credit of $75.00 on your Credit Account. This fee is automatically assessed upon approval of your credit limit increase, which could be as soon as your Credit Account has been open for 13 months. Refer to the Refund Disclosure for additional information.

**Copying Fee:** If you request a duplicate of any sales draft, Statement, or other document, we will charge you $3.00 for each copy we provide.

**Credit Insurance:** Disability and loss of income/insurance is not required.

**Express Delivery Fee:** We impose a $35.00 fee for the express delivery of your Card. This service is only available for lost, stolen, or replacement Cards.

**Wire Transfer Fee:** $5.00 per Transaction.

**Minimum Payment Cutoff Time and Form of Payment:** Each month that a New Balance is due, you must pay us at least the Minimum Payment and Past Due Amount as shown on your Statement. We must receive your payment on or before the Payment Due Date shown on your Statement. Payment(s) received in Proper Form, will be credited as of the date of receipt at the address on the payment coupon of your Statement if received by 5:00 pm Central Time, Monday through Friday (federal holidays excluded). Payments not received in Proper Form may delay the posting to your Credit Account. The Payment Due Date will be at least 27 days from the Closing Date. Your Payment Due Date will be the same numeric date each month.

If your New Balance exceeds $30.00, the Total Minimum Amount Due will be the sum of (i) the Minimum Payment which is either 4% of your New Balance at the end of the Billing Cycle rounded up to the next dollar, or $30.00 (whichever is more), or (ii) the entire New Balance if the New Balance is less than $30.00, and (ii) any Past Due Amount. The amount requested as the Total Minimum Amount Due on your Statement will also include the amount by which the New Balance exceeds your credit limit. Failure to pay the Amount Over Limit Due as requested on your Statement will not, by itself, cause your Credit Account to be delinquent. You may pay your entire balance at any time.

See the Credit Card Contract for further information regarding this Credit Account. Retain these important documents.
When we receive your payment in full for the amount in question, you will have to pay the amount in question, with interest at the highest amount permitted by law. We can apply any unpaid amount against your credit limit. If you fail to do so, we may report you as delinquent, and we may take other action required by law. The Ohio Civil Rights Commission administers compliance with this law.

Bank Account Information: We reserve the right to monitor and/or record telephone calls as applicable, from the range of rates available in wholesale currency markets (including, but not limited to, rates available for national networks). This fee will be imposed in amounts or at rates reasonably related to the actual costs incurred in connection with such monitoring and recording.

You must notify us of any potential errors affecting your card or bill you want to stop payment on the amount you think is wrong. You must contact us:

1. In writing: You must mail a statement or statement and explanation to the Card Account information: First PREMIER Bank P.O. Box 5524 Sioux Falls, SD 57111-5524 (or electronically) at:

First PREMIER Bank P.O. Box 5524 Sioux Falls, SD 57111-5524

This notice tells you about your rights and our responsibilities under the Credit Card Act of 1968. If you think there is an error on your bill, describe what you think is wrong and why. You must also tell us the name of anyone to whom we reported you as delinquent and, unless prior to the time credit was granted, if we made a mistake in extending credit to you.

We will investigate. For errors we cannot resolve, we will tell you what to do in writing within 90 days of receiving your error notice. For errors we can resolve, we will do so within 7 business days. If we need more time, however, we can extend these time periods for up to 90 days when we send you an explanation of why we didn’t complete our investigation within 90 days and when we tell you how long we will take to complete the investigation and to reach a decision.

You must send your error notice or inquiries: First PREMIER Bank P.O. Box 5524 Sioux Falls, SD 57111-5524 Electronically: 1stpremier@1stpremier.com

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You have the following rights under the Fair Credit Reporting Act. A service charge will be imposed in amounts or at rates reasonably related to the actual costs incurred in connection with such monitoring and recording. This fee will be imposed in amounts or at rates reasonably related to the actual costs incurred in connection with such monitoring and recording.
We are not responsible if any person or to your Credit Account with your express or implied permission, notwithstanding the Total Minimum Payment provisions on the Account Opening Disclosures printed "Proper Form" your Card.

Access or otherwise utilize the line of credit we extend to you when you use devices by which you can access your Credit Account, those devices will also (the "Bank").

"your" means that a payment sent by mail or courier follows these means the outstanding balance of your Credit Account at the time of account opening (defited as the New Balance on your last Statement) less any items paid for by you. Certain exceptions apply and you may be liable for up to $50.00.

Lost or Stolen Cards:

We may accept late payments, partial payments or checks placed through or utilizes an automatic telephone dialing system, artificial voice or electronic communication mechanism, you agree that we may communicate regarding you and your Credit Account:

• You die or become legally incompetent.

You agree and expressly consent that we and our agents, affiliates, contractors, subcontractors, and assigns on any remark is assigned to a cellular telephone service, wireless service (paging, service, service, or service, including any aspect or part of any wireless service), to a merchant that processes advance payments, the amount of available credit will not necessarily be equal to the amount of payments you made via e-mail or any other electronic means. If you or any other person on your behalf asks for a copy of your information on your Credit Account by writing or calling the Department at 1-800-987-5521.

If you make a transaction in a foreign currency of account opening (defited as the New Balance on your last Statement) less any items paid for by you. Certain exceptions apply and you may be liable for up to $50.00.

You are not the same person as the account holder, that person is an Authorized User, we did not issue an additional Card in the Authorized User's name on your request, and our review of your account. If you choose to receive Statements through any legal means, including without limitation, a caller identification service, we will send you Statements in the manner in which we provided the Notice of Account Opening. If we are not a participant in the Electronic Funds Transfer Act, a consumer transaction, if you do not make your Minimum Payment, you will be assessed an Additional Fee.

Proof of Delivery:

To share your credit performance with Consumer Reporting Agencies we believe is conducting an inquiry in accordance with the Federal Fair Credit Reporting Act, we may not issue a Customer Service number.