

Important Information about the 5321 Visa® Credit Card

Card issued by First Bank & Trust, Brookings, SD

Interest Rates and Interest Charges	
Annual Percentage Rate (“APR”) for Purchases	19.74% to 34.74% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	19.74% to 34.74% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	31.74% to 34.74% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 22 days after the close of each billing cycle. We will not charge you any 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 posting date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.
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 <ul style="list-style-type: none">• Balance Transfer• Cash Advance• Foreign Transaction Fee	Either 10 or 5% of the amount of each transfer, whichever is greater. Either \$5 or 5% of the amount of each cash advance, whichever is greater. 3% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none">• Late Payment• Return Payment	Up to \$41 . Up to \$41 .

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).”

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Cardmember Agreement.

How We Will Calculate and Determine Rates: We calculate the variable APR for Purchases, Balance Transfers, and Cash Advances by adding the margins described below to the Prime Rate. The Prime Rates is published in the “Money Rates” section of The Wall Street Journal on the last day of each month. As of December 31, 2025, the Prime Rate is 6.75%. We add a margin of 12.99% to 27.99% to the Prime Rate for Purchases and Balance Transfers, depending on your creditworthiness, but the APRs for these transaction categories will not go above 35.99%. We add a margin of 24.99% to 27.99% for Cash Advances, depending on your creditworthiness, but the APRs for these transaction categories will not go above 35.99%.

Authorization to Obtain Credit and Employment Information: By requesting an Account, you authorize First Bank & Trust to obtain and review your credit history in connection with your application for the Account and to obtain credit reports in the future when updating, renewing, or extending your Account. You also authorize your employer to release and/or verify information to First Bank & Trust in order to determine your eligibility for the Account. Upon your request, you will be informed whether a report was obtained and if so, of the name and address of each consumer reporting agency that furnished a report.

State Disclosures: Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Notice to Wisconsin Residents: No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant your credit, or we have actual knowledge of its terms before your account is opened.

Important Information About Procedures for Opening a New Account (USA PATRIOT Act): To help the government fight the funding of terrorism and money laundering activities, Federal law requires us and all other financial institutions to obtain, verify, and record information that identifies each person who open an Account. To process your Account application, we must have your name, address, date of birth, and other information that will allow us to identify you. We may ask to see your driver’s license or other identifying documents.

You must be at least 18 years of age to qualify (21 years of age in Puerto Rico). If you are under 21, you may be required, due to federal law, to demonstrate the ability to repay individually.

Additional Authorization: By submitting your application, you understand that:

- This credit card offer is issued by First Bank & Trust. First Bank & Trust may share with Aress Financial, LLC (“Aress”), Transformco LLC (“Transformco”), and their respective affiliates, your application information, as well as experiential and transactional information regarding your activity. First Bank & Trust and Aress may gather such information from, and transmit to, your employer, your bank, consumer reporting agencies, and others, to verify your identity, determine your eligibility for credit and future extensions of credit, and as otherwise needed for our everyday business purposes.
- You agree to abide by the terms and conditions of the Cardmember Agreement that will be provided at the time your Account is opened if your application is approved.
- By applying for this credit card offer, you will become a Shop Your Way member. You agree to the [SYW Program Membership Terms and Conditions](#) and [Privacy Policy](#). CA or CO residents also opt-in and consent to the program terms described in our [Loyalty Program and Notice of Financial Incentive Disclosure](#).