

YOUR POINTS YOUR REWARDS

Redeem Your Points For Rewards You Want

Use your First National Bank North Credit Card for purchases or services and earn points at the same time!

Redeem your points through your online banking or browse the variety of rewards options that are offered with uChoose Rewards!

**uChoose
Rewards**



Military Lending Act Statement

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 products 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).

To hear this same disclosure and a general description of your payment obligations for this credit card account, please call us at: 218-568-6362

During any period in which the Military Lending Act ("the Act") applies to you, no provision of your Cardholder Agreement that is inconsistent with the Act shall apply and your Cardholder Agreement shall be interpreted to comply with the Act.

Calculate My Variable Rates?

Your variable rates may change when the Prime Rate changes. We calculate variable rates by adding a percentage to the Prime Rate published in *The Wall Street Journal* on the 10th day of each month. If the *Journal* is not published on that day, then see the last publishing day preceding the 10th day of the month. Variable rates on the following segment(s) will be updated monthly and will take effect on the first day of the following month. For example, if on the 10th of September there is a change in the Prime Rate, your rate will update the 1st of October. Note: the update of the rate for existing balances will delay until the first day following your next billing statement. Non-Introductory Purchase APR*: Prime plus 15%, 11% or 13%; Non-Introductory Transfer APR* 15%, 11% or 13%; Prime plus Cash Advance APR*: Prime plus 15%, 11% or 13%. Any increase in the Prime Rate may increase your Interest Charges and your Minimum Payment.

Credit Card Agreement is located at www.fnbnorth.com.

uChoose Rewards is a registered trademark of Fiserv, Inc.

Visa is a registered trademark of Visa International Service Association



Member
FDIC



Interest Rates & Interest Charges

Annual Percentage Rate* (APR) for Purchases & Transfers	0% introductory APR for the first 12 months. Your APR* will be 13.24% to 29.99% , when you open your account, based on your credit worthiness. After that, your APR* will vary with the market based on the Prime Rate or results from a periodic credit review.
APR for Cash Advances	Your APR* will be 13.24% to 29.99% , when you open your account, based on your credit worthiness. After that, your APR* will vary with the market based on the Prime Rate or results from a periodic credit review.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and 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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees

Maintenance Fee	<ul style="list-style-type: none"> Annual Fee Replacement Card 	<ul style="list-style-type: none"> None \$5.00 for normal replacement or \$10 for a rush replacement
Transaction Fees	<ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 	<ul style="list-style-type: none"> Either \$10 or 2% of the amount of each transferred balance that posts to your account during the first 12 months that your account is open or at a promotional APR* that we may offer you at any other time, whichever is greater. (\$75 Maximum) None for transferred balances at the Purchase APR* after the first 12 months that your account has been open. Either \$2 or 2% of the amount of each cash advance, whichever is greater. (\$75 Maximum) 1% of each transaction in U.S. Dollars
Penalty Fees	<ul style="list-style-type: none"> Late Payment Returned Payment Overlimit 	<ul style="list-style-type: none"> Up to \$25. If you do not pay for two consecutive billing cycles, your fee will be \$40. Up to \$25. None

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)"