

Credit Card Interest Rates, Charges and Fees

MasterCard® World FirstRewards Rate and Fee Information

Accurate as of: 08/31/2016

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>3.99% introductory APR for six months after account opening.</p> <p>After that, your APR will be 7.50% to 19.50% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>24.50%.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>29.49%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 25 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.</p>
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than \$1.50</p>

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 (<http://www.consumerfinance.gov/learnmore/>)

Fees

Annual Fee **None**

Transaction Fees

Balance Transfer Either **\$10** or **3%** of the amount of each transfer, whichever is greater.

Cash Advance and Convenience Checks Either **\$10** or **4%** of the amount of each cash advance and convenience check, whichever is greater.

Foreign Transactions

International transaction fee **3%** of the transaction amount in U.S. dollars.

Penalty Fees

Late Payment Up to **\$10.00**

Returned Payment Up to **\$30.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of \$28.50.

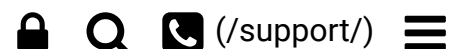
Research Charges: We will charge \$20 per hour, \$10.00 minimum per project and \$1.00 per credit card statement.

All account terms are governed by the Credit Card Agreement.

MasterCard® Platinum Card Rate and Fee Information

Accurate as of: 08/31/2016

Interest Rates and Interest Charges



(/support/)

Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>3.99% introductory APR for twelve months after account opening.</p> <p>After that, your APR will be 7.50% to 17.50% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>24.50%.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>29.49%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 25 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.</p>
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than \$1.50</p>
For Credit Card tips from the Consumer Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau (http://www.consumerfinance.gov/learnmore/)</p>
Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer	<p>Either \$10 or 3% of the amount of each transfer, whichever is greater.</p>
Cash Advance and Convenience Checks	<p>Either \$10 or 4% of the amount of each cash advance and convenience check, whichever is greater.</p>
Foreign Transactions	
International transaction fee	<p>3% of the transaction amount in U.S. dollars.</p>
Penalty Fees	

Late Payment	Up to \$10.00
Returned Payment	Up to \$30.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of \$28.50.

Research Charges: We will charge \$20 per hour, \$10.00 minimum per project and \$1.00 per credit card statement.

All account terms are governed by the Credit Card Agreement.

MasterCard® Secured Card Rate and Fee Information

Accurate as of: 08/31/2016

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases and Balance Transfers	16.50%. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	24.50%. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	29.49% This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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 any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50

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 (<http://www.consumerfinance.gov/learnmore/>)

Fees

Annual Fee **\$39.00**

Transaction Fees

Balance Transfer Either **\$10** or **3%** of the amount of each transfer, whichever is greater.

Cash Advance and Convenience Checks Either **\$10** or **4%** of the amount of each cash advance and convenience check, whichever is greater.

Foreign Transactions

International transaction fee **3%** of the transaction amount in U.S. dollars.

Penalty Fees

Late Payment Up to **\$10.00**

Returned Payment Up to **\$30.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of \$28.50.

Research Charges: We will charge \$20 per hour, \$10.00 minimum per project and \$1.00 per credit card statement.

All account terms are governed by the Credit Card Agreement.

UWAA FirstRewards World MasterCard® Rate and Fee Information

Accurate as of: 08/31/2016

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases and Balance Transfers	3.99% introductory APR for six months after account opening. After that, your APR will be 7.50% to 19.50% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	24.50%. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	29.49% This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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 any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50
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 (http://www.consumerfinance.gov/learnmore/)
Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer	Either \$10 or 3% of the amount of each transfer, whichever is greater.
Cash Advance and Convenience Checks	Either \$10 or 4% of the amount of each cash advance and convenience check, whichever is greater.
Foreign Transactions	
International transaction fee	3% of the transaction amount in U.S. dollars.

Penalty Fees

Late Payment	Up to \$10.00
Returned Payment	Up to \$30.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of \$28.50.

Research Charges: We will charge \$20 per hour, \$10.00 minimum per project and \$1.00 per credit card statement.

All account terms are governed by the Credit Card Agreement.

It's bigger than banking. It's you and together.

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