

STATEMENT OF BILLING RIGHTS DISCLOSURE

FIRST INTERNATIONAL BANK & TRUST
P.O. BOX 607
WATFORD CITY ND 58554
1-800-359-8092

PLEASE EXAMINE IMMEDIATELY AND REPORT IF INCORRECT. IF NO REPLY IS RECEIVED WITH-IN 30 DAYS THE ACCOUNT WILL BE CONSIDERED CORRECT.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at the address at the top of this statement. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address on the front on this statement. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Your First Reserve Loan Account is operated in conjunction with your checking account. Any charges for your checking account will be made to the checking account and they will be the same charges as are made for checking accounts not operated in conjunction with First Reserve Loan Accounts.

There is no grace period on the First Reserve Loan Account. We will begin charging interest on advances on the transaction date. An INTEREST CHARGE will be imposed on the First Reserve Loan Account each day by applying the periodic rate per day to the balance of the unpaid First Reserve Loan Account at the end of that day. We figure the INTEREST CHARGE on your First Reserve Loan Account by applying the periodic rate to the "daily balance" of your First Reserve Loan Account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your First Reserve Loan Account each day, and add any new advances, and subtract any unpaid interest or other finance charges and any payment or credits. This gives us the "daily balance".

The minimum periodic payment required is shown on the front of your statement and will be automatically deducted from your checking account 24 days after your monthly statement is generated. You may pay off your First Reserve Loan Account loan balance at any time, or make voluntary additional payments. Payments shall be applied first to any unpaid interest or other finance charges, secondly to pay the accrued premium for credit life insurance, if any, and thirdly to the principal loan balance outstanding in your First Reserve Loan Account. Periodic statement may be sent to you at the end of each billing cycle showing your First Reserve Loan Account loan transactions.

NOTE: Loan payments must be sent to **FIB&T, P.O. Box 1240, Minot, ND 58701-1240** and received by 5:00 pm CST, Monday-Friday, except bank holidays, to be credited as of that date. Payments can also be made in person at any of our office locations and will be credited as of the date received. All other payments received will be credited as of the next business day.