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**IMPORTANT RATE, FEE AND OTHER COST INFORMATION  
(SUMMARY OF CREDIT TERMS)**

**Interest Rates and Interest Charges**

<b>Annual Percentage Rate (APR) for Purchases</b>	0.00% introductory APR for the first 9 billing cycles. After that, your APR will be <b>13.24%, 15.24% or 20.24%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	0.00% introductory APR for the first 9 billing cycles. After that, your APR will be <b>13.24%, 15.24% or 20.24%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>25.49%</b> . This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 20 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. <sup>1</sup>
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.75.

**Fees**

<b>Set-up and Maintenance Fees</b>	<b>None</b>
<ul style="list-style-type: none"> <li>• Annual Fee</li> <li>• Monthly Fee</li> </ul>	<b>None</b>
<b>Transaction Fees</b>	<p>Introductory fee of either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater, for balance transfers made in the first 9 billing cycles.</p> <p>After that, either <b>\$10</b> or <b>5%</b> of the amount of each transfer, whichever is greater</p> <p>Either <b>\$15</b> or <b>5%</b> of the amount of each cash advance, whichever is greater</p> <p>Either <b>\$15</b> or <b>5%</b> of the amount of each cash equivalent transaction, whichever is greater</p> <p><b>3%</b> of each transaction in U.S. dollars.</p>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment <b>\$35</b> if New Balance is less than \$500 <b>\$39</b> if New Balance is equal to or greater than \$500</li> <li>• Over-the-Credit-Limit <b>\$39</b></li> <li>• Returned Payment (Payment Dishonored) <b>\$35</b></li> </ul>

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

**Index And When It Is Determined:** The Index used to determine your variable APRs is the highest U.S. Prime Rate as published in the "Money Rates" section of *The Wall Street Journal* during the 90 days immediately preceding the last day of each calendar month (the determination date). The above APRs are based on an Index (Prime Rate) of 3.50% as of the 08/31/2016 determination date. If the Prime Rate is higher or lower on a later determination date, the above APRs may increase or decrease accordingly.

When you become a cardmember, the Index will be effective for the entire billing cycle that ends in the second month after the determination date. For example, if your billing cycle ends in July, we will use the Index determined on the May determination date.

**APR for Purchases and Balance Transfers:** To determine the APR for purchases and balance transfers, we add a margin of 9.74%, 11.74% or 16.74% to the Index (Prime Rate).

**APR for Cash Advances:** To determine the APR for cash advances, we add a margin of 21.99% to the Index (Prime Rate).

<sup>1</sup> We will begin charging interest on cash advances and balance transfers on the transaction date.

Please Note: Your account generally will have monthly billing cycles, except that your first billing cycle may be more or less than one month. All credit terms, including minimum finance charges, will apply in each billing cycle including the first billing cycle.

You understand that the terms of your account, including the APRs, are subject to change. **IMPORTANT NOTICE REGARDING CHANGES IN TERMS. We reserve the right to unilaterally change the rates, fees, costs, and other terms at any time for any reason subject to applicable law.**

Payments on your account may be applied in the order we select, subject to applicable law. Any amounts paid in excess of the required minimum payment will be applied first to your balances with the highest Annual Percentage Rate and then to your other balances in descending order based on their applicable Annual Percentage Rates.

**BALANCE TRANSFERS:** You authorize us to make one or more of the balance transfers that you have requested. All balance transfer requests are subject to our approval; we are not liable if we do not make a requested balance transfer. We reserve the right to make balance transfers in the order we select and to limit the amount of the balance transfers that we make (this amount may be less than your total credit limit). If you request an amount that we do not approve, we may process a partial transfer for less than you requested or we may decline the entire request. In addition, transfer requests that are incomplete, illegible or requested to cash, to yourself or to another account with us or one of our affiliates need not be processed. You should not transfer any amount that is in dispute in order to

preserve your dispute rights. You should continue to monitor the other accounts that you request to transfer balances from and you should continue to pay the minimum payments due on those accounts until you receive statements from those creditors showing that the balances due them have been paid in full. This may not happen until after the balance transfer appears on your billing statement from us. You are liable for any late payments, finance charges or disputed amounts on your other accounts. If you want your other accounts closed following a balance transfer, you are responsible for doing so. Balance transfers are subject to applicable fees and finance charges and do not have the benefit of a grace period.

**CREDIT REPORTS:** By applying for this account you agree that First Bankcard® (a division of First National Bank of Omaha) may obtain credit reports for purposes of processing your application and for later purposes related to your account such as reviewing, updating and renewing it, increasing the credit line and collecting. If you request, you will be informed of whether or not a credit report was requested and of the name and address of the credit reporting agency that furnished the report. You also authorize First Bankcard® (a division of First National Bank of Omaha) to verify your employment, income and other relevant information.

**NOTICE TO CARDMEMBERS AND AUTHORIZED USERS:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**MINIMUM PAYMENT:** You may pay all or a part of the balance on your account at any time. However, you must pay at least the minimum payment by the due date shown on your billing statement. The minimum payment will be indicated on your billing statement and shall be the largest of (1), (2), or (3) listed below, plus any amount that is past due on your account: (1) Your total New Balance if it is less than \$10; (2) The greater of 2% of the entire New Balance, or \$10; OR (3) The sum of your current cycle fees and finance charges, plus 1% of the entire New Balance (to calculate this 1%, we will not count amounts in dispute or current cycle fees and finance charges as part of the New Balance). If your account is overlimit, we will add to the minimum payment the amount necessary to reduce your balance to your approved credit limit.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person (including business entities) who opens an account.

What this means for you: When you open an account, we will ask for your name, physical address, date of birth, and other information that will allow us to identify you. We may also ask for other identifying documents. We will let you know if additional information is required.

Married applicants may apply for separate Accounts in their own names.

**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 MARRIED WISCONSIN APPLICANTS:** No provision of any marital property agreement, unilateral statement or court decree adversely affects our interests and/or rights unless, prior to the time the credit is granted or an open-end credit plan is entered into, we are furnished with a copy of the agreement, statement, or decree, or have actual knowledge of the adverse provision. **Married Wisconsin residents applying for credit separately must furnish name, and address of their spouse to First Bankcard® (a division of First National Bank of Omaha) at P.O. Box 3696, Omaha, NE 68172-9936.**

**CALIFORNIA RESIDENTS:** The applicant, if married, may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor and each applicant may be liable for all amounts of credit extended under this account to each joint applicant.

**NEW YORK RESIDENTS** may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees and grace periods. New York State Department of Financial Services: 1-877-226-5697.

**ARBITRATION NOTICE:** You understand that any Cardmember Agreement you receive will contain an arbitration provision that may substantially limit your rights in the event of a dispute, including your right to litigate in court or have a jury trial, discovery and appeal rights, and the right to participate in court or in arbitration as a representative or member of a class action. You may request arbitration rules and forms through either or both of the following arbitration administrators: American Arbitration Association, 1-800-778-7879; and National Arbitration Forum, 1-800-474-2371. Please review the Cardmember Agreement and its arbitration provision carefully before you use or allow someone else to use an account.

Cards are issued by First Bankcard® (a division of First National Bank of Omaha).

#### **MAXIMUM REWARDS® FOR BUSINESS PROGRAM TERMS AND CONDITIONS SUMMARY**

Please read this Terms and Conditions Summary for important information about the Maximum Rewards® for Business Program (the "Program"). First Bankcard, a division of First National Bank of Omaha, is referred to below as "we," "us," "our" and "First Bankcard." First Bankcard is the issuer of the credit card account(s) ("Account") and is the sponsor of the Program. Complete Program Terms and Conditions will be provided to you when you become an approved Cardmember.

**QUALIFYING TRANSACTIONS:** "Qualifying Credit Card Transactions" are authorized, new purchases posted to the Account on or after your Enrollment Date, net of refunds, credits (for returned merchandise or otherwise), and disputed billing items. Points may be deducted for awards based on purchases that are subsequently subject to a refund, credit or dispute. Qualifying Credit Card Transactions do not include: (a) annual fees, finance charges and other fees or charges posted to the Account; (b) cash advances (including but not limited to cash received over the amount of transactions charged to your Account, purchases of money orders or other cash equivalents) or special check transactions; (c) balance transfers; (d) charges for other products, services, or benefits that we provide (such as credit insurance premiums); or (e) other transactions that we determine not to be eligible. We are solely responsible for determining which transactions are eligible for point earnings and our determination is final.

"Qualifying NFIB Membership Transactions" are "Qualifying Credit Card Transactions" made by National Federation of Independent Business members to pay their National Federation of Independent Business annual membership dues.

"Qualifying Business Expense Transactions" are "Qualifying Credit Card Transactions" made at any merchant whose merchant category code ("MCC") is classified by the payment card industry as "Telecommunication services" (MCC 4814), "Cable and other pay television" (MCC 4899), or "Stationery, Office Supplies, Printing, and Writing Paper" (MCC 5111).

The MCC is a four-digit code used by the payment card industry to classify a merchant's primary business. You might expect some merchants to be classified into one of the MCCs identified above, but they may not be classified as such. This could affect whether transactions you make with such merchants will qualify as Qualifying Credit Card Transactions and, as a result, whether you will earn points on such transactions. We do not assign MCCs to merchants nor are we responsible for making sure with any of the payment card networks that a merchant has been assigned a correct MCC.

We reserve the right to determine, in our sole discretion, whether any transaction qualifies as a Qualifying NFIB Membership Transaction, Qualifying Business Expense Transaction, or Qualifying Credit Card Transaction, and our determinations shall be final.

**POINTS:** We will award you points as follows:

- **5 points** for each \$1.00 in Qualifying NFIB Membership Transactions posted to the Account.
- **2 points** for each \$1.00 in Qualifying Business Expense Transactions posted to the Account.
- **1 point** for each \$1.00 in Qualifying Credit Card Transactions posted to the Account that is not from a Qualifying NFIB Membership Transaction or Qualifying Business Expense Transaction.

Point awards are not earned until they show on the Account statement. We reserve the right to retroactively correct errors made in point awards. Points will expire on or after the third anniversary of when they were awarded. There is no annual reward Program fee and there is no limit to the number of points you can earn;

provided, however, there may be a limit on the number of bonus points you can earn in connection with certain transactions and/or promotions.

Business card arrangements with multiple cardholder accounts earn points at the individual account level, but businesses may elect to set up the accounts so that points can be awarded and redeemed at a certain, designated account level.

**BONUS EARNINGS:** In addition to the above, you will earn 5,000 bonus points after the first Qualifying Credit Card Transaction is posted to the Account after the Account is opened and while the Account is enrolled in the Program. Please allow 6-8 weeks after you qualify for these bonus points for the bonus points to be added to your point balance.

**REWARDS:** Once you become a cardmember and if the Account is in good standing, you can redeem points for merchandise, gift cards/certificates, travel, other goods and services and cash back as a credit to the Account (collectively, the "Rewards"). Point redemption may be subject to shipping, handling or other fees. Complete details on Rewards and point redemption are available through our Rewards Service Center and the Rewards website.

If the Account does not remain in good standing, you will not earn future points and could forfeit any accumulated points previously awarded. Closing the Account (by you or by us) will result in the termination of the Program and any unused accumulated points will be forfeited. We may change or terminate the Rewards program in our discretion at any time with or without prior notice to you.

Additional Program Terms and Conditions apply and will be provided to you when you become an approved cardmember.

**Consent to Receive Disclosures Electronically:** By submitting this application, you have demonstrated your ability to access the information on these web pages and have consented to receiving credit disclosures related to this application electronically. Your consent applies only to the related disclosures and does not apply to subsequent disclosures, such as changes in terms or periodic statements. You understand that you have the right, at no additional charge, to withdraw your consent, and/or request a paper copy of the credit disclosures, within thirty days of submitting your application by writing to First Bankcard® (a division of First National Bank of Omaha), P.O. Box 3696, Omaha, NE 68172-9936. If you applied, please include a description of the product applied for. If you have already opened your account, please include your account number. Your application will be processed based on your initial consent, and the withdrawal of your consent will not affect the processing of your application.

**Hardware/Software Requirements:** A computer capable of accessing Internet web pages and a printer or other device capable of printing and/or retaining Internet-based data. It is recommended that you retain a copy of the credit disclosure for your records. The minimum browser requirements include: Internet Explorer 4.0 or higher or Netscape Navigator 3.0 or higher. The recommended screen resolution is 800x600. It is recommended that you use a browser that is capable of 128-bit encryption and SSL 3.0.