

## IMPORTANT RATE, FEE AND OTHER COST INFORMATION (Summary of Credit Terms)

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Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>25.99%</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 21 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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.75.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Set-up and Maintenance Fees</b> <ul style="list-style-type: none"> <li>• Annual Fee</li> <li>• Monthly Fee</li> </ul>	<b>None</b> <b>None</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment (Payments Dishonored)</li> </ul>	Up to <b>\$37</b> Up to <b>\$35</b>

**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 U.S. Prime Rate shown in the "Money Rates" section of *The Wall Street Journal* on the last day the rate is published in each calendar month (the "determination date"). The above APRs are based on an Index (Prime Rate) of 3.50% as of the 09/30/2016 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 last day the rate is published in *The Wall Street Journal* in May.

You may only use your account and card(s) to make purchases of goods and services from Shopko or through its website. No other transactions will be permitted.

**APR for Purchases:** To determine the APR for purchases, we add a margin of 22.49% to the Index (Prime Rate).

**How We Will Calculate Your Minimum Payment:** If your New Balance is less than \$35, the minimum payment will be equal to your New Balance. If your New Balance is \$35 or greater, the minimum payment will be the greater of (a) 2% of the New Balance or \$35, whichever larger; or (b)

the current cycle fees and finance charges plus 1% of the New Balance (excluding current cycle fees and finance charges). Your minimum payment will also include any amount (i) past due and (ii) necessary to reduce your balance to your credit limit. Calculations will exclude disputed amounts.

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 APRs, are subject to change. APRs are not guaranteed and they may change. We may also change whether your rates will be variable or not. **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. All changes in terms will be subject to the requirements of applicable law.**

**Deferred Interest Promotional Purchases:** We may make deferred interest promotional purchases (Promotional Financing Offers) available to you from time to time, such as: (A) No interest if paid in full in 6 months; (B) No interest if paid in full in 12 months; and (C) No interest if paid in full before the expiration of any other specified period of time we may identify. Additional terms will be provided when each offer is made available to you. The terms of any such offer will be limited as to its duration, the time period in which the purchase must be made and the minimum purchase amount.

No interest charges will be imposed on deferred interest promotional purchases (Promotional Financing Offers) if you pay the deferred interest promotional balance in full before the expiration of the deferred interest promotional period. Monthly minimum payments are required. If you do not pay the deferred interest promotional balance in full by the end of the deferred interest promotional period, we will impose interest charges at the annual percentage rate for Purchases disclosed above from the date of the deferred interest promotional purchase.

**Payment Application:** We may apply your payments in the order we choose from time to time. We must, however, comply with applicable law governing application of your payments. Generally, this means that if you make a payment in excess of the required minimum payment, we must apply the excess amount first to your Balance Category with the highest Annual Percentage Rate. Any remaining portion of that excess amount must be applied to your other Balance Categories in descending order based on their applicable Annual Percentage Rates. However, we will apply your entire payment to expiring deferred interest promotional (Promotional Financing Offer) balances first for the final two billing cycles of any expiring deferred interest promotional period. If any deferred interest promotional period expires before the payment due date in the last billing cycle of the deferred interest promotional period, we will apply your entire payment received prior to the expiration of the deferred interest promotional period to the expiring deferred interest promotional balance first for the final three billing cycles of the deferred interest promotional period.

**CREDIT REPORTS:** By applying for this account you agree that First Bankcard<sup>®</sup> (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 consumer reporting agency that furnished the report. You also authorize First Bankcard<sup>®</sup> (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.

**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. 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).

## **IMPORTANT REWARDS PROGRAM INFORMATION**

### **SHOPKO® CREDIT CARD REWARDS PROGRAM TERMS AND CONDITIONS SUMMARY**

Please read this Terms and Conditions Summary for important information about the Shopko® Credit Card Rewards 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 Shopko® Credit Card account ("Account") and the sponsor of the Program. The Program is dependent on the participation and cooperation of Shopko Stores Operating Co., LLC ("Shopko").

**Complete Program Terms and Conditions (including additional limitations and restrictions) will be provided to you if you become an approved Cardmember.**

<b>EARN POINTS</b>	<b>Receive 1 point</b> for each \$1.00 of Shopko Purchases (as defined below) posted to the Account.
<b>ANNUAL REWARDS PROGRAM FEE</b>	There is no Annual Rewards Program Fee; however, please review the "Fees" Section in this Summary of Credit Terms for information on possible annual or monthly Set-up and Maintenance fees associated with the Account.
<b>LIMIT ON POINTS EARNED</b>	There is no limit on the number of points that can be earned, but if bonus points are offered, we may limit the number of bonus points awarded for certain purchases and/or promotions.
<b>POINT EXPIRATION</b>	Points do not expire.
<b>POINT FORFEITURE</b>	If the Account is closed for any reason (by you or by us), enrollment in the Credit Card Rewards Program will be terminated and any accumulated points that have not been redeemed will be forfeited.
<b>AUTOMATIC REDEMPTION</b>	Points are redeemed automatically in <b>200 point</b> increments at the end of each Billing Cycle. Each time <b>200 points</b> are accumulated, a <b>\$10 Shopko Gift Card</b> ("Gift Card") is earned, subject to the Program's complete Terms and Conditions.
<b>GIFT CARDS</b>	Gift Cards will be sent automatically in increments of \$10. If more than \$10 in Gift Cards is earned, additional Gift Card(s) will be sent in separate envelope(s). Gift Cards will be automatically sent to the same address that the Account's statements are sent (which may take 30 to 60 days after each respective 200 points have been posted to the Account).

**ENROLLMENT DATE:** The "Enrollment Date" is the date the Account is opened.

**NET PURCHASES:** "Net Purchases" are authorized, new purchases posted to your Account on or after your Enrollment Date, excluding refunds, credits (for returned merchandise or otherwise), and disputed billing items. Net Purchases do not include: (a) annual fees, finance charges and other fees or charges posted by us to your Account (such fees include, but are not limited to, late fees, returned check fees, over limit fees, payment dishonored fees, credit insurance premiums, collection costs and administrative fees); (b) charges for other products, services, or benefits that we provide; and (c) other transactions that we determine not to be eligible.

"Shopko Purchases" are Net Purchases made online at Shopko.com or at any participating Shopko location.

We reserve the right to determine, in our sole discretion, whether any transaction qualifies as a Shopko Purchase or Net Purchase, and our determinations shall be final.

**POINTS:** Point awards under the Program are not earned until they show on the Account statement. We reserve the right to retroactively correct errors made in point awards. Points may be deducted for awards based on purchases that are subsequently subject to a refund, credit or dispute. Points will not be earned if the Account cannot be used for new purchases or participation in the Program has been suspended.

At our sole discretion, we may award additional bonus points in connection with certain purchases and/or promotions. Additional details and additional terms and conditions will be provided with such offers and are in addition to these Program Terms and Conditions unless otherwise specified therein. We reserve the right to determine which Shopko Purchases or Net Purchases are eligible for bonus points. There may be a limit to the number of bonus points that you can earn in connection with certain purchases and/or promotions.

**GIFT CARDS & REDEMPTION:** If the Account is open, points will be automatically redeemed for Gift Cards as stated in the chart above. Gift Cards can be redeemed for online and in-store purchases from Shopko. If the credit card has been reported as lost or stolen, it will be temporarily

suspended and points will not be automatically redeemed for Gift Cards. Shopko is responsible for honoring the Gift Cards and may impose additional conditions, restrictions and limitations on the redemption of the Gift Cards. We are not responsible for replacing lost, stolen or destroyed Gift Cards, nor are we responsible for Shopko's products or decisions or its refusal to honor Gift Cards or to otherwise participate in the Program. We are not responsible and bear no liability for any disputes concerning the ownership or redemption of any Gift Card.

We may change or terminate the Program in our discretion at any time with or without prior notice to you.

Shopko<sup>®</sup> is a federally registered trademark of Shopko Stores Operating Co., LLC

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