

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

Print Window

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	19.99% when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	19.99% when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.24% . This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	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. ¹
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.75.
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	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> Annual Fee Monthly Fee 	<p>\$29 None</p>
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfer Cash Advance Cash Equivalent Foreign Transaction 	<p>Either \$10 or 5% of the amount of each transfer, whichever is greater Either \$15 or 5% of the amount of each cash advance, whichever is greater Either \$15 or 5% of the amount of each cash equivalent transaction, whichever is greater 3% of each transaction in U.S. dollars</p>
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Returned Payment (Payment Dishonored) 	<p>Up to \$35 Up to \$35</p>

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 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. As of 11/01/2015, the Index (Prime Rate) was 3.25%.

APR for Purchases and Balance Transfers: To determine the APR for purchases and balance transfers, we add a margin of 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).

How We Will Calculate Your Minimum Payment: The minimum payment 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 (a) 2% of the entire New Balance; or (b) \$10; **OR** (3) The SUM of (a) Your current cycle fees and finance charges; PLUS (b) 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.

¹ 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 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.**

Payments on your account may be applied in the order we select, subject to applicable law. Generally, this means that if you make a payment in excess of the required minimum payment, we will apply the excess amount first to your balances with the highest Annual Percentage Rate. Any remaining portion of that excess amount will be applied 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 consumer 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.

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

COMPLETE REWARDS® PROGRAM TERMS AND CONDITIONS SUMMARY

Please read this Terms and Conditions Summary for important information about the Complete 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 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.

EARN POINTS	Earn 1 point (equal to 1% back) for each \$1.00 of Net Purchases posted to the Account.
ANNUAL REWARDS	There is no Annual Rewards Program Fee; however, please review the "Fees" Section in this Summary of Credit Terms for

PROGRAM FEE	information on possible annual or monthly Set-up and Maintenance fees associated with the Account.
LIMIT ON POINTS EARNED	None
POINT EXPIRATION	Points are redeemed on a first-in, first-out basis and points will expire on or after the fifth anniversary of when they were awarded.
POINT FORFEITURE	If you fail to pay the Account on time or otherwise fail to follow the terms of your Cardmember Agreement, you will forfeit accumulated points. In addition, closing the Account (by you or by us) will result in the termination of your enrollment in the Program and any unused, accumulated points will be forfeited.
POINT REDEMPTION	You can redeem points for (collectively, the "Rewards"): <ul style="list-style-type: none"> • Merchandise • Gift cards/certificates • Travel (Airline, Hotel, and Car Rentals) • Cash back as a statement credit to the Account • Other goods and services
REDEMPTION REQUESTS	24 / 7 online access or toll-free customer service during hours of operation; additional information about redemption will be provided once you become a cardmember.

NET PURCHASES: "Net Purchases" are authorized, new purchases posted to the Account on or after your Enrollment Date, excluding 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. Net Purchases do not include: (a) annual fees, finance charges and other fees or charges posted by us to the Account; (b) cash advances (including but not limited to cash received over the amount of Purchases charged to the 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.

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

POINTS: With regard to the points earned under the Program, point awards are not earned until they show on the Account statement. We reserve the right to retroactively correct errors made in point awards. At our sole discretion, we may award you 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 Terms and Conditions unless otherwise specified therein. We reserve the right to determine which 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.

REWARDS: Once you become a cardmember and if the Account is in good standing, you can use your points to obtain the Rewards as stated above. 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 Rewards website.

CASH BACK IN THE FORM OF A STATEMENT CREDIT: Only points can be used to redeem for cash back. Cash back is redeemable in denominations of \$25, \$50, \$100, and \$250. Any points redeemed for cash back in the form of a statement credit are treated as an additional payment on the Account. **You are still required to make your regular monthly Account payments as indicated on your monthly statements.**

If the Account does not remain in good standing, you will not earn future points, cannot redeem points, and you will forfeit any accumulated points previously awarded. An Account is in good standing when no event has occurred that allows us to require immediate payment of your entire balance under the Cardmember Agreement, including, without limitation, failing to make the minimum payment when due, having a payment to us denied, providing us false or misleading information, and violating the Cardmember Agreement or any other agreement with us. Closing the Account (by you or by us) will result in the termination of your enrollment in the Program and any accumulated points will be forfeited. We may change or terminate the Program in our discretion at any time with or without prior notice to you.

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 consumer 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 consumer 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 consumer 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.

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View First Bankcard's [Privacy Policy](#) and [Security Statement](#).