

PLEASE NOTE: If you apply for the La Quinta Returns™ Platinum Edition® Visa® Card and meet our eligibility criteria for the La Quinta Returns™ Signature Visa® Card, you agree that we may consider your application as one for (and upgrade you to) the La Quinta Returns™ Signature Visa® Card.

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

Print Window

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.24% to 20.24% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	14.24% to 20.24% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.49% . 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 	None None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Cash Equivalent • Foreign Transaction 	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.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment (Payment Dishonored) 	Up to \$37 Up to \$35

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 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 last day the rate is published in *The Wall Street Journal* in May.

APR for Purchases and Balance Transfers: To determine the APR for purchases and balance transfers, we add a margin of 10.74% to 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: 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 amounts by which your account is overlimit or past due and exclude disputed amounts.

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.

INFORMATION SHARING WITH VISA (For Signature Card Only): We may share non public personal information with Visa U.S.A., its Members, or their respective contractors for the purpose of providing Emergency Card Replacement and Emergency Cash Disbursement. By signing the application and making purchases you consent to the release of this information to VISA U.S.A., its Members, or their respective contractors for the purpose of providing Emergency Card Replacement and Emergency Cash Disbursement.

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 INFORMATION ABOUT THE REWARDS AVAILABLE TO YOU AS A LA QUINTA RETURNS™ VISA® CARDMEMBER:

You accrue points ("Points") from two sources:

- You will earn Points through the La Quinta Returns™ Program which is operated by LQ Management L.L.C. ("La Quinta") for the La Quinta® Inns and La Quinta® Inn and Suites. This allows you to earn Points on certain eligible purchases made through www.LQ.com, by calling La Quinta directly, or booked through a La Quinta location. La Quinta is solely responsible for the terms and conditions and administration of the La Quinta Returns Program. Complete details on the La Quinta Returns Program can be found at www.LQ.com.
- You will also earn Points through the La Quinta Returns Credit Card Rewards Program provided by First Bankcard, a division of First National Bank of Omaha (the "Credit Card Rewards Program"). This allows you to earn 5 Points for each \$1.00 in Qualifying La Quinta Transactions (purchases made with your credit card Account through www.LQ.com, by calling La Quinta directly, or booked through a La Quinta location), 2 Points for each \$1.00 in Qualifying Gas, Dining and/or Car Rental Transactions (defined below) and 1 Point for each \$1.00 in Qualifying Credit Card Transactions (other purchases made with your credit card Account). See the Summary below for information about the Credit Card Rewards Program including how Points are earned and how to redeem the Points earned.

Regardless of which Program they are earned under, Points may only be redeemed through the La Quinta Returns Program. All Points earned from the Credit Card Rewards Program are automatically transferred on a monthly basis to (and redeemable only from) your La Quinta Returns Program Account ("La Quinta Returns Account"). The La Quinta Returns Program is provided by La Quinta and is governed by separate terms and conditions, which can be found at www.LQ.com.

CREDIT CARD REWARDS PROGRAM TERMS AND CONDITIONS SUMMARY

Please read this Terms and Conditions Summary for important information about the Credit Card Rewards Program. First Bankcard, a division of First National Bank of Omaha, is referred to in this Summary as "we," "us," "our" and "First Bankcard." First Bankcard is the issuer of the Account. This Credit Card Rewards Program is sponsored by First Bankcard. Your enrollment in the Credit Card Rewards Program will occur automatically when you receive your La Quinta Returns credit card account ("Account").

You must be enrolled in the La Quinta Returns Program in order for Points earned under the Credit Card Rewards Program to be transferred to your La Quinta Returns Account. If you are already a La Quinta Returns Program member, you may provide your La Quinta Returns Account Program membership number on your credit card application. If your credit card application is approved and you are not already a La Quinta Returns Program member, we will automatically enroll you in the La Quinta Returns Program Account upon your approval as a Cardmember. We will then obtain your membership number from [La Quinta](http://LaQuinta.com).

If you are not issued a La Quinta Returns credit card, you will not be enrolled in either the Credit Card Reward Program or the La Quinta Returns Program. If you are not issued a La Quinta Returns credit card, but were already a La Quinta Returns Program member before applying for the Account, your La Quinta Returns Account Program membership will remain in force, even if you are not issued an Account. Complete Credit Card Rewards Program Terms and Conditions will be provided to you upon your approval as a Cardmember.

EARN 5 POINTS: Earn 5 Points for each \$1.00 in Qualifying La Quinta Transactions posted to the Account and made at www.LQ.com, by calling La Quinta directly, or at a La Quinta location. Qualifying La Quinta Transactions are Qualifying Credit Card Transactions as defined below.

EARN 2 POINTS: Earn 2 Points for each \$1.00 in Qualifying Gas, Dining and/or Car Rental Transactions posted to the Account. Qualifying Gas Transactions are those transactions made at any merchant whose merchant category code is classified with Visa® as a service station or automated fuel dispenser. Qualifying Dining Transactions are those transactions made at any merchant whose merchant category code is classified with Visa as caterers, eating places and restaurants, drinking places, bars, taverns, cocktail lounges, nightclubs and discotheques and fast food restaurants. Qualifying Car Rental Transactions are those transactions made at any merchant whose merchant category code is classified with Visa as an auto rental, car rental, rent-a-car and car rental company. Qualifying Gas, Dining and/or Car Rental Transactions are Qualifying Credit Card Transactions as defined below.

EARN 1 POINT: Earn 1 Point for each \$1.00 in all other Qualifying Credit Card Transactions (other than Qualifying La Quinta Transactions or Qualifying Gas, Dining and/or Car Rental Transactions) posted to the Account.

QUALIFYING CREDIT CARD TRANSACTIONS: "Qualifying Credit Card Transactions" means authorized new purchases posted to the Account on or after the enrollment date in the Credit Card Rewards Program, net of refunds, credits (for returned merchandise or otherwise) and disputed billing items. 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 purchases of money orders or other cash equivalents) or special check transactions; (c) balance transfers; (d) charges for products, services or benefits that we provide (such as credit insurance premiums); or (e) other transactions that we determine not to be eligible. We do not determine the merchant category code assigned to any merchant or verify with Visa whether any merchant category code is correct. We are solely responsible for determining which transactions are eligible for point earnings and our determination is final.

BONUS EARNINGS: In addition to the above, you will earn 20,000 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. "Billing Cycle" is the interval between the days or dates of your regular periodic statements whether or not you receive a periodic statement.

BONUS ON MULTIPLE TRANSACTIONS: you will earn 20,000 bonus points after the first \$10,000 in Qualifying Credit Card Transactions are posted to the Account within the first 12 complete, consecutive Billing Cycles 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. "Billing Cycle" is the interval between the days or dates of your regular periodic statements whether or not you receive a periodic statement.

REWARDS: Points earned under the Credit Card Rewards Program will be transferred after each Billing Cycle (described below) from your Account into your La Quinta Returns Account maintained by La Quinta. Your Account must be in good standing in order to earn Points and in order for the Points to transfer to your La Quinta Returns Account. Once the Points are transferred to the La Quinta Returns Program and placed into your La Quinta Returns Account, all terms and conditions pertaining to the La Quinta Returns Program will apply. You must contact La Quinta to redeem Points from your La Quinta Returns Account or you can redeem by calling the 1-800-RETURNS (1-800-738-8767) or by visiting La Quinta's website at www.LQ.com. La Quinta is solely responsible for honoring your redemption requests and for all other aspects of the La Quinta Returns Program and La Quinta Returns Accounts. La Quinta may impose additional conditions, restrictions and limitations on redemption and/or expiration of Points once the Points are transferred to La Quinta from First Bankcard. We are neither responsible for the La Quinta Returns Program nor La Quinta's products, services or decisions or their refusal to honor redemption requests. In the event the Credit Card Rewards Program Terms and Conditions conflict with any rules, terms, or conditions of La Quinta Returns Program, the Credit Card Rewards Program Terms and Conditions will control with respect to all questions relating to the Credit Card Rewards Program.

With regard to the Points earned under the Credit Card Rewards Program, Points are not earned until they show on your Account statement, do not expire and there is no limit on the amount of Points that you can earn; provided, however, there may be a limit to the amount of bonus Points that you can earn in connection with certain transactions and/or promotions. We reserve the right to retroactively correct errors made in point calculations. There is no annual fee for the Credit Card Rewards Program. "Billing Cycle" means the interval between the days or dates of your regular periodic statements, regardless of whether a statement is issued.

If your Account does not remain in good standing, you will not earn future Points and will forfeit previously awarded Points that were earned through qualifying purchases, but have not transferred to your La Quinta Returns Account. If your enrollment in the La Quinta Returns Program is terminated or canceled for any reason, we may also cancel your enrollment in the Credit Card Rewards Program. If your enrollment in the Credit Card Rewards Program is terminated or canceled for any reason, you will not be awarded any further Points under the Credit Card Rewards Program and we will not transfer any further Points to your La Quinta Returns Account. Closing the Account (by you or by us) will result in the termination of the Credit Card Rewards Program, and any accumulated Points not yet transferred to your La Quinta Returns Account may be forfeited. We may change or terminate the Credit Card Rewards Program in our sole discretion at any time with or without prior notice to you.

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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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