

**Deposit Account Disclosures
for your
Certificate Savings Deposit
Account**

Your Certificate Savings Deposit Account ("Account") will serve as collateral for your credit card obligations to us.

- There are no fees associated with your account.
- You must deposit \$300 to open this account and must maintain a minimum balance of \$300 in the account.
- This is a non-interest bearing account.
- You may not make any withdrawals from this account except to close it (which may take up to 90 days). We reserve the right, at any time, to require at least seven days advance written notice prior to any withdrawal from your account.
- You may make additional deposits to your account at any time, but those deposits must be in minimum amounts of \$50 and must be sent to First National Bank Omaha, Secured Card Group, Stop Code 3091, PO Box 2978, Omaha, Nebraska 68130-2978 and must be identified as a deposit, not a payment on your credit card account. Your maximum total deposit may not exceed \$5,000. We reserve the right, in our discretion, to refuse additional deposits to your account.

The full deposit agreement for your Certificate Savings Deposit Account will be provided with your card. If you disagree with the terms and conditions of the deposit agreement you should contact us immediately after you receive it and request to close it and your credit card account.

You understand that the terms of your account are subject to change. IMPORTANT NOTICE REGARDING CHANGES IN TERMS: We reserve the right to unilaterally change the terms of your account at any time for any reason. All changes in terms will be subject to the requirements of applicable law.