

**PLEASE NOTE:** If you apply for the Complete Rewards<sup>SM</sup> Visa<sup>®</sup> Card and meet our eligibility criteria for the Complete Rewards<sup>SM</sup> Visa Signature<sup>®</sup> Card, you agree that we may consider your application as one for (and upgrade you to) the Complete Rewards<sup>SM</sup> Visa Signature<sup>®</sup> Card.

## 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>0.00%</b> introductory APR for the first 12 billing cycles. After that, your APR will be <b>16.24% to 23.24%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>16.24% to 23.24%</b> when you open your account, 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>Penalty APR and When it Applies</b>	<b>None</b>
<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. <sup>1</sup>
<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> .
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b>	<b>None</b> <b>None</b>
<ul style="list-style-type: none"> <li>• Annual Fee</li> <li>• Monthly Fee</li> </ul>	
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer: Either <b>\$10</b> or <b>5%</b> of the amount of each transfer, whichever is greater</li> <li>• Cash Advance: Either <b>\$15</b> or <b>5%</b> of the amount of each cash advance, whichever is greater</li> <li>• Cash Equivalent: Either <b>\$15</b> or <b>5%</b> of the amount of each cash equivalent transaction, whichever is greater</li> <li>• Foreign Transaction: <b>3%</b> of each transaction in U.S. dollars</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment: Up to <b>\$37</b></li> <li>• Returned Payment (Payment Dishonored): Up to <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 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 10/31/2016 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 12.74% to 19.74% 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 amount (i) past due and (ii) necessary to reduce your balance to your credit limit. Calculations will exclude disputed amounts.

<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 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 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 (including additional limitations and restrictions) will be provided to you if you become an approved Cardmember.**

<b>EARN POINTS</b>	Earn <b>1 point</b> for each \$1.00 of Net Purchases posted to the Account.	
<b>BONUS EARNINGS</b>	In addition to the above, you will earn 2,500 bonus points after the first Net Purchase is posted to the Account within the first 3 complete, consecutive Billing Cycles after the Account is opened and while the Account is enrolled in the Program. Please allow 6-8 weeks after bonus points are earned for these 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.	
<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 we offer bonus points, 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, enrollment in the Program will be terminated and any accumulated points will be forfeited.	
<b>POINT REDEMPTION</b>	Points can be redeemed at the values below for the following (collectively, the "Rewards") at the redemption values listed in the right column below:	<b>Redemption Value Per Point</b>
	<ul style="list-style-type: none"> <li>• Merchandise</li> <li>• Gift Cards and Gift Certificates</li> <li>• Cash Back as a Statement Credit or a Check</li> </ul>	<b>\$0.01</b>
	<ul style="list-style-type: none"> <li>• Travel (Airline, Hotel and Car Rentals)</li> </ul>	<b>\$0.0125</b>
	<ul style="list-style-type: none"> <li>• Cash back as an ACH Deposit to any Checking or Savings Account</li> </ul>	<b>\$0.015</b>
	Complete details on Rewards and point redemption are available through our Rewards Service Center and Rewards website.	
<b>REDEMPTION REQUESTS</b>	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 enrollment in the Program, 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 to the Account; (b) cash advances (including but not limited to cash received over the amount of Net 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 reserve the right to determine, in our sole discretion, whether any transaction qualifies as a Net Purchase, and our determinations shall be final.

**POINTS:** Point awards are not earned until they show on the Account statement. Points may be deducted for awards based on purchases that are subsequently subject to a refund, credit or dispute. We reserve the right to retroactively correct errors made in point awards. 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 the Program Terms and Conditions unless otherwise specified therein. We reserve the right to determine which Net Purchases are eligible for bonus points.

**REWARDS & REDEMPTION:** Point redemption may be subject to shipping, handling or other fees. If a credit card is reported lost or stolen, the ability to redeem points will be temporarily suspended until a new card is issued.

**CASH BACK:** Only points can be used to redeem for cash back, which cannot be redeemed using a combination of points and a credit card. Cash back is redeemable in denominations of \$25, \$50, \$100, and \$250. Cash back in the form of a statement credit will be applied as a credit to the Account. **The regular monthly minimum payments shown on the billing statements must still be made.** We are not responsible for replacing lost, stolen or destroyed checks. Checks that have not been cashed and cleared within 120 days after the issue date will become void, and the money received as a Reward will be credited to the Account as a statement credit. For all ACH deposit checking and savings cash back redemptions, the correct account number must be provided in the redemption form in order for the amount requested to be deposited accordingly. If an ACH deposit is rejected, the redemption will be reversed and the points will be added back to the rewards balance associated with the Account.

We may change or terminate the Program in our discretion at any time with or without prior notice except where required by law.

#### **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.

Close Window