

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

[Print Window](#)

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</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 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> .
Fees	
<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 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.

**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.

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 SPEEDY REWARDS® MASTERCARD® CARDMEMBER:**

You can earn rewards from two sources:

- You can earn Speedway loyalty points ("Speedy Rewards Points") through the Speedy Rewards Program provided by Speedway LLC (referred to herein as "Speedway"). If you have a valid Speedy Rewards Program Account ("Speedy Rewards Account"), the Speedy Rewards Program allows you to earn 50 Speedy Rewards Points for each \$1.00 in Speedway Transactions (defined below) in addition to Speedy Rewards Points normally awarded under the Speedy Rewards Program. Speedway is solely responsible for the rules and administration of the Speedy Rewards Program. The Speedy Rewards Program is provided by Speedway and is governed by separate terms found at [www.speedyrewards.com](http://www.speedyrewards.com). All Speedy Rewards Points earned are redeemable through your Speedy Rewards Account established under the Speedy Rewards Program.
- You can also earn points ("Points") through the Speedway Credit Card Rewards Program (the "Credit Card Rewards Program") provided by First Bankcard®, a division of First National Bank of Omaha, which is referred to below as "we," "us," "our" and "First Bankcard". This allows you to earn 10 Points for each \$1.00 in Qualifying Credit Card Transactions that is not from a Speedway Transaction. Each Point earned under the Credit Card Rewards Program will equate to 1 Speedy Rewards Point in the Speedy Rewards Program which will be redeemable only through the Speedy Rewards Program. See the Summary below for information about the Credit Card Rewards Program including how Points are earned and how to redeem the Points once they are reported to the Speedy Rewards Program.

All Points earned under the Credit Card Rewards Program are automatically reported on a monthly basis to the Speedy Rewards Program and are redeemable only through your Speedy Rewards Account. See the Speedy Rewards Program terms and conditions appearing at [www.speedyrewards.com](http://www.speedyrewards.com) for full details.

### 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 is the issuer of the Speedy Rewards® MasterCard® credit card account ("Card Account") and is the sponsor of the Credit Card Rewards Program. Your enrollment in the Credit Card Rewards Program will occur automatically when you receive your Card Account. You must be enrolled in the Speedy Rewards program in order to receive and redeem Points earned under the Credit Card Rewards Program that are reported to the Speedy Rewards Program. If you are not yet a member of the Speedy Rewards Program, you will be automatically enrolled when you are issued your Card Account and a Speedy Rewards Account will be established for you. If you were already a Speedy Rewards Program member before applying for the Card Account, your Speedy Rewards Account and your membership in the Speedy Rewards Program will remain in force in accordance with its terms and conditions, even if you are not issued a Card Account.

To ensure that Points earned with your Speedy Rewards MasterCard are available for redemption through your Speedy Rewards Account, you must go to [www.speedyrewards.com](http://www.speedyrewards.com) and register the 12-digit number located underneath the barcode on the back of your Speedy Rewards MasterCard. Once you become a cardmember, you can also merge any outstanding Speedy Rewards Accounts you have to the Speedy Rewards MasterCard number by logging into [www.firstbankcard.com/speedway](http://www.firstbankcard.com/speedway) or by calling Speedway's customer service team. Complete Terms and Conditions for the Credit Card Rewards Program will be provided to you when you become an approved Cardmember.

**QUALIFYING TRANSACTIONS:** "Qualifying Credit Card Transactions" are authorized, new purchases posted to the Card Account on or after the enrollment date, net of 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. Qualifying Credit Card Transactions do not include: (a) annual fees, finance charges and other fees or charges posted to the Card Account; (b) cash advances (including but not limited to cash received over the amount of transactions charged to your Card 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); (e) Speedway Transactions; or (f) 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.

"Speedway Transactions" are transactions made with the Card Account at a participating Speedway location.

We reserve the right to determine, in our sole discretion, whether any transaction qualifies as a Speedway Transaction or Qualifying Credit Card Transaction and our determinations shall be final.

**SPEEDY REWARDS POINTS EARNED AT SPEEDWAY:** Speedway will award you Speedy Rewards Points as follows:

- **50 Speedy Rewards Points** for each \$1.00 in Speedway Transactions.

**Speedy Rewards Points earned for Speedway Transactions will be in addition to Speedy Rewards Points normally awarded under the Speedy Rewards Program. Speedy Rewards Points will be earned in real time and show on the Speedway receipt. Speedy Rewards Points, therefore, will not appear on the Card Account monthly statement.**

**POINTS EARNED EVERYWHERE ELSE:** We will award you Points under the Credit Card Rewards Program as follows:

- **10 Points** for each \$1.00 in Qualifying Credit Card Transactions posted to the Account that is not from a Speedway Transaction.

With regard to the Points earned under the Credit Card Rewards Program, Points are not earned until they show on your Card Account statement. Speedy Rewards Points may expire and may be forfeited. Please see the Speedy Rewards Terms of Use at [www.speedyrewards.com](http://www.speedyrewards.com) for information on Speedy Rewards Point redemption, expiration, forfeiture, and other limitations. There is no limit on the amount of Points that you can earn under the Credit Card Rewards Program; 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.

Points earned under the Credit Card Rewards Program will be reported after each Billing Cycle from your Card Account to the Speedy Rewards Program. Speedway will make the Points reported from your Credit Card Rewards Program available in your Speedy Rewards Account. Each Point earned under the Credit Card Rewards Program will equate to 1 Speedy Rewards Point which will be redeemable only through the Speedy Rewards Program and your Speedy Rewards Account. Your Card Account must be in good standing in order to earn Points and in order for the Points to be reported to the Speedy Rewards Program. A "Billing Cycle" is the interval between the days or dates of your regular periodic statements whether or not you receive a periodic statement.

**BONUS EARNINGS:** The Speedy Rewards Program may, at Speedway's sole discretion, offer you additional special limited time promotional opportunities to earn a greater amount of Speedy Rewards Points in connection with certain Speedway transactions or promotions. There may be a limit to the amount of Speedy Rewards Points that you can earn in connection with certain Speedway transactions or promotions, as determined by Speedway, and promotional Speedy Rewards Points may have a limited redemption period.

In addition to the above, you will earn 25,000 bonus Points after the first \$500 in Speedway Transactions and/or Qualifying Credit Card Transactions are posted to the Account within the first 3 complete, consecutive Billing Cycles after the Card Account is opened and while the Card Account is enrolled in the Credit Card Rewards Program. Please allow 6-8 weeks after you qualify for these bonus Points for the bonus Points to be added to your Point balance.

**REWARDS:** Once you become a cardmember and if the Card Account is in good standing, Points are reported to the Speedy Rewards Program and made available for redemption through your Speedy Rewards Account. All terms and conditions pertaining to the Speedy Rewards Program will apply. Speedway is solely responsible for honoring your redemption requests and for all other aspects of the Speedy Rewards Program and Speedy Rewards Account. Speedway may impose additional conditions, restrictions and limitations on redemption and/or expiration of Speedy Rewards Points once the Points are reported to Speedway by First Bankcard. Please see the Speedy Rewards Program terms and conditions for information on Speedy Rewards Points redemption, expiration, forfeiture and other limitations. We are neither responsible for the Speedy Rewards Program nor Speedway's products, services or decisions, or its refusal to honor redemption requests. We are also not responsible for making Points available in your Speedy Rewards Account, including any decision by Speedway not to credit your Speedy Rewards Account with reported Points. In the event the Credit Card Rewards Program Terms and Conditions conflict with any rules, terms, or conditions of the Speedy Rewards Program, the Credit Card Rewards Program Terms and Conditions will control with respect to all questions relating to the Credit Card Rewards Program. In the event the Speedy Rewards Program terms and conditions conflict with any rules, terms, or conditions of the Credit Card Rewards Program, the Speedy Rewards Program terms and conditions will control with respect to all questions relating to the Speedy Rewards Program.

If the Card Account does not remain in good standing, you will not earn future Points and could lose any Points we previously awarded based on the qualifying purchases, but have not yet been reported to the Speedy Rewards Program. A Card 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. If your enrollment in the Speedy Rewards 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 report any further Points to the Speedy Rewards Program. Closing the Card Account (by you or by us) will result in the termination of the Credit Card Rewards Program and any accumulated Points not yet reported to the Speedy Rewards Program may be forfeited. **You will also be required to obtain a new membership card at a Speedway store and call Speedway customer service to have the Speedy Rewards Points transferred to that card.** We may change or terminate the Credit Card Rewards Program in our discretion at any time with or without prior notice to you.

Credit Cards are issued by First Bankcard, a division of First National Bank of Omaha.

#### **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

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