

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

Print

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> introductory APR for the first 6 billing cycles. After that, your APR will be <b>13.24%, 15.24% or 20.24%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> introductory APR for the first 6 billing cycles. After that, your APR will be <b>13.24%, 15.24% or 20.24%</b> , 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>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 20 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>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</li> <li>Cash Advance</li> <li>Cash Equivalent</li> <li>Foreign Transaction</li> </ul>
	Introductory fee of either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater, for balance transfers made in the first 6 billing cycles. After that, either <b>\$10</b> or <b>5%</b> of the amount of each transfer, whichever is greater Either <b>\$15</b> or <b>5%</b> of the amount of each cash advance, whichever is greater Either <b>\$15</b> or <b>5%</b> of the amount of each cash equivalent transaction, whichever is greater <b>3%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>Late Payment</li> <li>Over-the-Credit-Limit</li> <li>Returned Payment (Payment Dishonored)</li> </ul>	<b>\$35</b> if New Balance is less than \$500 <b>\$39</b> if New Balance is equal to or greater than \$500 <b>\$39</b> <b>\$35</b>

**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 highest U.S. Prime Rate as published in the "Money Rates" section of *The Wall Street Journal* during the 90 days immediately preceding the last day of each calendar month (the determination date). The above APRs are based on an Index (Prime Rate) of 3.50% as of the 11/30/2016 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 May determination date.

**APR for Purchases and Balance Transfers:** To determine the APR for purchases and balance transfers, we add a margin of 9.74%, 11.74% or 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).

<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 the APRs, are subject to change. **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 subject to applicable law.**

Payments on your account may be applied in the order we select, subject to applicable law. Any amounts paid in excess of the required minimum payment will be applied first to your balances with the highest Annual Percentage Rate and then 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 credit 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.

**MINIMUM PAYMENT:** You may pay all or a part of the balance on your account at any time. However, you must pay at least the minimum payment by the due date shown on your billing statement. The minimum payment will be indicated on your billing statement. 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 is 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.

**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. You may request arbitration rules and forms through either or both of the following arbitration administrators: American Arbitration Association, 1-800-778-7879; and National Arbitration Forum, 1-800-474-2371. 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

### ABSOLUTE REWARDS® FOR BUSINESS PROGRAM TERMS AND CONDITIONS SUMMARY

Please read this Terms and Conditions Summary for important information about the Absolute Rewards® for Business 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.

#### Business Expense Purchases:

- **5 points** for each \$1.00 posted to the Account for the first \$25,000.00 or less during each Qualification Period; and
- **1 point** for each \$1.00 posted to the Account totaling \$25,000.01 or greater during each Qualification Period.

<b>EARN POINTS</b>	<p>Gas Purchases or Dining Purchases:</p> <ul style="list-style-type: none"> <li>• <b>2 points</b> for each \$1.00 posted to the Account for the first \$25,000.00 or less during each Qualification Period; and</li> <li>• <b>1 point</b> for each \$1.00 posted to the Account totaling \$25,000.01 or greater during each Qualification Period.</li> </ul> <p>Net Purchases:</p> <ul style="list-style-type: none"> <li>• <b>1 point</b> for each \$1.00 of Net Purchases posted to your Account that is not from a Business Purchase, Gas Purchase, or Dining Purchase.</li> </ul>
<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 are redeemed on a first-in, first-out basis and points will expire on or after the <b>third anniversary</b> of when they were awarded.
<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>	<p>Points can be redeemed for (collectively, the "Rewards"):</p> <ul style="list-style-type: none"> <li>• Merchandise</li> <li>• Gift cards/certificates</li> <li>• Travel (Airline, Hotel and Car Rental)</li> <li>• Cash back as a statement credit to the Account</li> <li>• Other goods and services</li> </ul>
<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 AND QUALIFICATION PERIOD:** "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 by us 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.

"Business Expense Purchases" are Net Purchases made at any merchant whose merchant category code ("MCC") is classified by the payment card industry as "Telecommunication Equipment and Telephone Sales" (MCC 4812), "Special Telecom Merchants" (MCC 4813), "Telecommunication services" (MCC 4814), "Computer Network/Information Services" (MCC 4816), "Cable and other pay television" (MCC 4899), "Electric, Gas, Sanitary and Water Utilities" (MCC 4900), "Office and Commercial Furniture" (MCC 5021), "Photographic, Photocopy, Microfilm Equipment and Supplies" (MCC 5044), "Computer and Computer Peripheral Equipment and Software" (MCC 5045), "Commercial Equipment (Not Elsewhere Classified)" (MCC 5046), "Stationery, Office Supplies, Printing, and Writing Paper" (MCC 5111), "Stationery Stores, Office and School Supply Stores" (MCC 5943), "Advertising Services" (MCC 7311), "Computer Maintenance and Repair Services, Not Elsewhere Classified" (MCC 7379), or "Management, Consulting, and Public Relations Services" (MCC 7392).

"Gas Purchases" are Net Purchases made at any merchant whose MCC is classified by the payment card industry as "Service Stations" (MCC 5541) or "Automated Fuel Dispensers" (MCC 5542).

"Dining Purchases" are Net Purchases made at any merchant whose MCC is classified by the payment card industry as "Caterers" (MCC 5811), "Eating places and Restaurants" (MCC 5812), "Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail lounges, Nightclubs and Discotheques" (MCC 5813) or "Fast Food Restaurants" (MCC 5814).

The MCC is a four-digit code used by the payment card industry to classify a merchant's primary business. Some merchants might be expected to be classified into one of the MCCs identified above, but they may not be classified as such. This could affect whether purchases made from such merchants will qualify as a Business Expense Purchase, Gas Purchase, Dining Purchase, or Net Purchase and, as a result, whether points will be earned on such transactions. We do not assign MCCs to merchants nor are we responsible for confirming or monitoring the MCC assignments made by the payment card networks.

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

A "Qualification Period" is a period of 12 complete, consecutive Billing Cycles. A "Billing Cycle" is the interval between the days or dates of the regular periodic statements whether or not a periodic statement is received. The first Qualification Period will begin with the start of the first complete Billing Cycle after the Account is enrolled in the Program and will end on the last day of the 12th complete Billing Cycle. Each subsequent Qualification Period will be the period of 12 complete, consecutive Billing Cycles immediately following the prior Qualification Period. For each new Qualification Period, points can be earned on Business Expense Purchases, Gas Purchases, Dining Purchases, and Net Purchases.

**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. There may be a limit on the number of bonus points that can be earned in connection with certain Purchases and/or promotions. Points will not be earned if the Account cannot be used for new purchases or participation in the Program has been suspended.

Business card arrangements with multiple cardholder Accounts earn points at the individual Account level, but businesses may elect to set up the Accounts so that points can be awarded and redeemed at a certain, designated Account level.

**REWARDS & REDEMPTION:** 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. If a credit card that is designated to redeem at the individual Account level is reported lost or stolen, the ability to redeem points for that individual Account will be temporarily suspended until a new card is issued.

**CASH BACK IN THE FORM OF A STATEMENT CREDIT:** 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.** The statement credit will be applied to the Account that is designated by the company Program Administrator for those businesses that elect to set up point earnings and redemptions to be done at a certain, designated Account level. To set up a designated Account to which cash back in the form of a statement credit can be applied, the company Program Administrator needs to contact the Commercial Card Client Servicing team at 800-652-5741 for assistance. For all other individual cardholder questions, please call the number on the back of the credit card.

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 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 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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