



## CLUB VISA TERMS AND CONDITIONS

### World's Foremost Bank's Rate, Fee and Other Cost Information and Privacy Notice

Please accept this request form as my application for a Visa credit card with World's Foremost Bank (WFB). By acceptance and use of the card issued pursuant to this application, I accept the terms and conditions and agree to be bound thereby and by further terms and conditions accompanying the card and any renewal or replacement card.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Cabela's Purchases	<b>9.99%</b>
APR for Other Purchases	<b>15.18% - 21.18%</b> when you open account, based on your creditworthiness. After that, your APR will vary with the market based on One Month LIBOR.
APR for Cash Advances and Balance Transfers	<b>25.18%</b> This APR will vary with the market based on One Month LIBOR.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 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.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
Annual Fee	None
Transaction Fees	
Cash Advance	Either <b>\$10 or 4%</b> of the amount of each cash advance, whichever is greater.
Balance Transfer	Either <b>\$10 or 4%</b> of the amount of each transfer, whichever is greater.
Foreign Transaction	1% of each transaction in U.S. dollars.
Penalty Fees	
Late Payment	Up to \$35
Overlimit	None
Returned Payment	None

### How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

**World's Foremost Bank ("WFB", "We", "Us", or "Our") is the issuer of the Cabela's CLUB Visa. By applying for a credit card with us, you agree to the following:**

- You authorize us to obtain credit reports in connection with (a) your request for and our issuance of an account; (b) the collection, review or renewal of your account; and (c) any change to your credit limit or terms of your account. On your request, you will be informed if such a report was ordered and of the name and address of the consumer reporting agency that provided such report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account, as well as your account balance, may be reflected in your credit report and the credit reports of joint cardholders, co-signers, and/or authorized users on the account.
- You will receive a Cardholder Agreement with your credit card(s). The Cardholder Agreement becomes effective and you agree to its terms by either using your account or by not closing your account within three days of receipt of your Cardholder Agreement. The terms of your account, including the APRs, are subject to change. Any such changes will be made in accordance with the Cardholder Agreement.
- You certify that you are of legal contracting age and that you have read all of the terms, authorizations and disclosures contained herein.
- You understand that you must be a U.S. citizen and residing in the U.S. to qualify for this offer. This offer is nontransferable.
- Nebraska law will govern your agreement with us.
- The credit limit will be based on our review of your credit report and information you provide on the application.
- You agree that WFB, its affiliates and agents ("Covered Parties") has express consent to contact you at any telephone number you provide to WFB, or from which you call or may be called by WFB (including but not limited to telephone numbers publically associated with you), and you further agree that such contacts are not unsolicited. You additionally agree that the Covered Parties may contact you at those number(s) via text message, automatic dialer calls, live operator and/or pre-recorded/artificial voice messages. You agree to be contacted by the Covered Parties via all of these methods whether or not the phone number is a home phone or work phone, or whether it connects to any type of mobile/wireless device, and also regardless of whether you will be charged by your telecommunications service provider for receipt of the calls/messages at those phone number(s).
- An applicant, if married, may apply for a separate account.
- You promise that everything you have stated in this application is true and correct.
- Your name, address, phone and e-mail (if provided) may be released to Cabela's so they can send you e-mail newsletters, catalogs, special offers, information from their retail stores, or order information. WFB may also send you e-mail offers and promotions. To view Cabela's Privacy Policy, [click here](#).

**Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

**New York Residents:** Contact us for more information at 1-800-552-7963. New York residents may contact the New York state department of financial services at 1-800-342-3736 or visit [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods.

**Ohio Residents:** Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers compliance with these laws.

**Patriot Act:** Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an account, we will ask you for your name, street address, date of birth, and social security number. Failure to provide any of the required information may result in a denial of credit.

We reserve the right to change CLUB benefits, rewards, and special offers at any time. The information about the cost of this card is accurate as of 8/1/2015 and is subject to change thereafter. To find out what may have changed, write World's Foremost Bank, P.O. Box 82608, Lincoln, NE 68501.

**Additional information for prequalified applicants:**

**PRE-SCREEN & OPT-OUT NOTICE**

*This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-567-8688; or write to any of the following consumer reporting agencies: Equifax Information Services, P.O. Box 740123, Atlanta, GA 30374-0123; Experian Information Solutions, P.O. Box 919, Allen, TX 75013; TransUnion, P.O. Box 505, Woodlyn, PA 19094-0505.*

**Privacy Notice**

**FACTS**

**WHAT DOES WORLD'S FOREMOST BANK DO WITH YOUR PERSONAL INFORMATION?**

M-110675  
W-10490  
Rev. January 2015

<p><b>Why?</b></p>	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</p>
<p><b>What?</b></p>	<p>The types of personal information we collect and, in limited circumstances, may share include:</p> <ul style="list-style-type: none"> <li>• Social Security number and credit scores</li> <li>• account transactions and transaction history</li> <li>• account balances and payment history</li> </ul>
<p><b>How?</b></p>	<p>All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; whether World's Foremost Bank shares your information for these reasons; and whether you can limit this sharing.</p>

Reasons your personal information can be shared	Does World's Foremost Bank share?	Can you limit this sharing?
<p><b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), manage the rewards program related to your account, respond to court orders and legal investigations, or report to credit bureaus</p>	Yes	No
<p><b>For our marketing purposes -</b> to offer products and services to you</p>	Yes	No
<p><b>For joint marketing with other financial companies</b></p>	No	We do not share
<p><b>For our affiliates' everyday business purposes -</b> information about your transactions and our experiences with you</p>	Yes	No
<p><b>For our affiliates' everyday business purposes -</b> information about your creditworthiness</p>	No	We do not share
<p><b>For our affiliates to market to you*</b></p>	Yes	Yes
<p><b>For nonaffiliates to market to you</b></p>	No	We do not share

<p><b>To limit our sharing</b></p>	<p>• Call 1-800-449-8006 - our menu will prompt you through your choice</p>
------------------------------------	---

	<p><b>Please note:</b> If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>You can contact us at any time to limit our sharing.</p> <p>*If you choose to limit our sharing, you may no longer receive some promotional information and offers from Cabela's Incorporated related to your account's rewards program.</p>
--	--

<b>Questions?</b>	Call 1-800-850-8402
-------------------	---------------------

<b>What we do</b>	
<p><b>How does World's Foremost Bank protect my personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We allow employees to access your information only when they need it to do their work, and we require companies that perform services for us to protect your information.</p>
<p><b>How does World's Foremost Bank collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or use your credit card</li> <li>• give us your income information or provide account information</li> <li>• give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choice will apply to everyone on your account.</p>

<b>Definitions</b>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include nonfinancial companies, such as Cabela's Incorporated.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>World's Foremost Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>

• *World's Foremost Bank does not jointly market.*

### Other important information

California Residents: We do not share personal information about customers with California billing addresses except as permitted by Cal. Fin. Code § 4050 *et seq.* and other applicable law.

Vermont Residents: We do not share personal information about customers with Vermont billing addresses except as permitted by 8 Vt. Stat. Ann. tit. 8, § 10201 *et seq.* and other applicable law.

### E-Sign Disclosures

You agree that WFB may provide you with your Cardholder Agreement, Addendum to Cardholder Agreement, Billing Rights Notice, and Privacy Notice (collectively, "Account Disclosures") for your account by electronic means. If approved for an account, the Account Disclosures will be provided upon completion of the application process. You should print a copy of the Account Disclosures for your records. In order to access, view, and retain the electronic Account Disclosures, you must have:

- Internet Access
- A Web browser that supports 128-bit encryption (such as Chrome, Firefox, Safari);
- 16 MB of available memory; and
- Software that enables you to view, save, and print PDF files (such as Adobe).

WFB will mail you a paper copy of the Account Disclosures with your credit card. You can also obtain a paper copy of the electronic Account Disclosures by printing it yourself when provided upon completion of the application process or by calling the number on the back of your credit card to request a paper copy. This E-Sign Disclosure covers only your consent to receive Account Disclosures electronically, and does not enroll you in electronic billing statements. If approved, you will have the option to enroll to receive your billing statements electronically.

By clicking the "Submit Application" button below, you (1) give WFB your affirmative consent to provide electronic Account Disclosures to you as described in this disclosure, and (2) certify that your computer satisfies the hardware and software requirements specified in this disclosure, and that you can access and retain the Sample PDF document provided through the following link: [Sample PDF](#)