

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

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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	20.99% when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	20.99% when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.24% . This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	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. ¹
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.75.
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 http://www.consumerfinance.gov/learnmore .
Fees	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> • Annual Fee • Monthly Fee 	\$40 None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Cash Equivalent • Foreign Transaction 	Either \$10 or 5% of the amount of each transfer, whichever is greater Either \$15 or 5% of the amount of each cash advance, whichever is greater Either \$15 or 5% of the amount of each cash equivalent transaction, whichever is greater 3% of each transaction in U.S. dollars.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment (Payment Dishonored) 	Up to \$35 Up to \$35

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 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. As of 11/01/2015, the Index (Prime Rate) was 3.25%.

APR for Purchases and Balance Transfers: To determine the APR for purchases and balance transfers, we add a margin of 17.74% 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: The minimum payment shall be the **LARGEST** of (1), (2), or (3) listed below **PLUS** any amount that is past due on your account: (1) Your total New Balance IF it is LESS THAN \$10; (2) The **GREATER** of (a) 2% of the entire New Balance; or (b) \$10; **OR** (3) The **SUM** of (a) Your current cycle fees and finance charges; **PLUS** (b) 1% of the entire New Balance (to calculate this 1%, we will not count amounts in dispute or current cycle fees and finance charges as part of the New Balance). If your account is overlimit, we will add to the minimum payment the amount necessary to reduce your balance to your approved credit limit.

¹ 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 REWARDS PROGRAM INFORMATION**BEST WESTERN REWARDS® MASTERCARD
PROGRAM TERMS AND CONDITIONS SUMMARY**

Please read this Terms and Conditions summary for important information about the Best Western Rewards® MasterCard® Credit Card Rewards Program described below (the "Credit Card Rewards 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) ("Card Account") and is the sponsor of the Credit Card Rewards Program. Complete Terms and Conditions for the Credit Card Rewards Program will be provided to you when you become an approved Cardmember.

You will earn rewards in two ways, under the Best Western Rewards® Program and the Credit Card Rewards Program.

BEST WESTERN REWARDS® PROGRAM: You can earn Best Western Rewards® points through the Best Western Rewards® Program, provided by Best Western International, Inc. ("Best Western"). The Best Western Rewards® Program allows you to earn Best Western Rewards® points by establishing a valid Best Western Rewards® account with Best Western. Best Western is solely responsible for the rules and administration of the Best Western Rewards® Program. The Best Western Rewards® Program is provided by Best Western and is governed by separate terms found at www.bestwestern.com/rewards/benefits/terms.asp. All Best Western Rewards® points earned are redeemable through your Best Western Rewards® account under the Best Western Rewards® Program.

The Best Western Rewards® Program may, at Best Western's sole discretion, offer you additional, special limited time promotional opportunities to earn a greater number of Best Western Rewards® points in connection with certain Best Western Purchases or promotions. There may be a limit to the number of Best Western Rewards® points that you can earn in connection with certain Best Western Purchases or promotions, as determined by Best Western, and promotional Best Western Rewards® points may have a limited redemption period.

CREDIT CARD REWARDS PROGRAM: You can also earn points ("Points") through the Credit Card Rewards Program (as described in the chart below) provided by First Bankcard. All Points earned under the Credit Card Rewards Program are automatically reported on a monthly basis to the Best Western Rewards® Program and are redeemable only through your Best Western Rewards® account. Your enrollment in the Credit Card Rewards Program will occur automatically when you receive the Card Account.

You must be enrolled in the Best Western Rewards® Program in order for Points earned under the Credit Card Rewards Program to be reported to the Best Western Rewards® Program. If you are issued a Card Account and you are not already a Best Western Rewards® Program member, you will automatically be enrolled in the Best Western Rewards® Program and a Best Western Rewards® Account will be established for you. If you were already a Best Western Rewards® Program member before applying for the Card Account, your Best Western Rewards® account and your membership in the Best Western Rewards® Program will remain in force in accordance with its terms and conditions, even if you are not issued a Card Account. See the Best Western Rewards® Program terms and conditions appearing at www.bestwestern.com/rewards/benefits/terms.asp for full details.

EARN POINTS	Earn 3 Points for each \$1.00 of Best Western Purchases posted to the Card Account. Earn 1 Point for each \$1.00 of Net Purchases (excluding Best Western Purchases) posted to the Card Account.
EARN BONUS POINTS	Provided that the Card Account is in good standing, you can earn the following Bonus Points: <ul style="list-style-type: none"> • 5,000 Points for the first Net Purchase posted to the Card Account. The Bonus Points will be added to the Card Account 4 to 8 weeks after the end of the applicable Billing Cycle (see definition below).
ANNUAL CREDIT CARD REWARDS PROGRAM FEE	There is no Annual Credit Card 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 Card.
LIMIT ON POINTS EARNED	None
POINT EXPIRATION	Please see the Best Western Rewards® Program terms and conditions at www.bestwestern.com/rewards/benefits/terms.asp for information on Best Western Rewards® points redemption, expiration, forfeiture, and other limitations.
POINT FORFEITURE	If you fail to pay the Card Account on time or otherwise fail to follow the terms of your Cardmember Agreement, you will forfeit all Points earned under the Credit Card Rewards Program that have not yet been reported by us to the Best Western Rewards® Program. In addition, closing the Card Account (by you or by us) will result in the termination of your enrollment in the Credit Card Rewards Program and any unused, accumulated Points that have not yet been reported by us to the Best Western Rewards® Program may be forfeited.
POINT REDEMPTION	Each Point earned under the Credit Card Rewards Program will equate to 1 Best Western Rewards® point which will be redeemable only through the Best Western Rewards® Program.

REDEMPTION REQUESTS

Points are redeemable only through your Best Western Rewards® account. Please visit www.bestwestern.com to redeem your Best Western Rewards® points.

NET PURCHASES: "Net Purchases" are authorized, new purchases posted to the Card Account on or after your 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. Net Purchases do not include: (a) annual fees, finance charges and other fees or charges posted by us to the Card Account; (b) cash advances (including but not limited to cash received over the amount of Net Purchases charged to the 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); or (e) other transactions that we determine not to be eligible. We are solely responsible for determining which Net Purchases are eligible for Point earnings and our determination is final.

Best Western Purchases: "Best Western Purchases" are Net Purchases that are qualifying room night purchases made at www.bestwestern.com, by calling Best Western directly, or by booking through a Best Western® branded hotel.

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

POINTS: With regard to the Points earned under the Credit Card Rewards Program, Point awards are not earned until they show on the Card Account statement. We reserve the right to retroactively correct errors made in Point awards. There may be a limit to the number of bonus Points that you can earn in connection with certain purchases and/or promotions.

REWARDS: If the Card Account is open and in good standing, Points are reported to the Best Western Rewards® Program and made available for redemption through your Best Western Rewards® account. All terms and conditions pertaining to the Best Western Rewards® Program will apply. Points reported to Best Western during each Billing Cycle and shown on the monthly billing statement will be rounded up to the nearest ten point interval. For example, if 121 Points are earned during a particular Billing Cycle, the monthly statement will show 130 Points earned, and that amount will be reported to Best Western. You must access www.bestwestern.com to redeem from your Best Western Rewards® account. Best Western is solely responsible for honoring your redemption requests and for all other aspects of the Best Western Rewards® Program and Best Western Rewards® account. Best Western may impose additional conditions, restrictions and limitations on redemption and/or expiration of Points once the Points are reported to Best Western by First Bankcard. We are neither responsible for the Best Western Rewards® Program nor Best Western's products, services or decisions, or its refusal to honor redemption requests. We are also not responsible for making Points available in your Best Western Rewards® account, including any decision by Best Western not to credit your Best Western 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 Best Western 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 Best Western Rewards® Program terms and conditions conflict with any rules, terms, or conditions of the Credit Card Rewards Program, the Best Western Rewards® Program terms and conditions will control with respect to all questions relating to the Best Western Rewards® Program.

If the Card Account does not remain in good standing, you will not earn future Points and you could lose any Points we previously awarded based on the qualifying purchases, but have not yet been reported by us to the Best Western 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 Best Western Rewards® Program is terminated or cancelled 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 Best Western Rewards® Program. Closing the Card Account (by you or by us) will result in the termination of your enrollment in the Credit Card Rewards Program and any accumulated Points not yet reported to the Best Western Rewards® Program will be forfeited. We may change or terminate the Credit Card Rewards Program in our discretion at any time with or without prior notice to you.

Each Best Western® branded hotel is independently owned and operated and Best Western and the Best Western marks are service marks or registered marks of Best Western International, Inc.

This card is issued by First Bankcard, a division of First National Bank of Omaha, pursuant to a license by MasterCard International Incorporated. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

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.

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