

Cards are issued by First Bankcard®, a division of First National Bank of Omaha, which is referred to below as “we”, “us”, “our”, and “First Bankcard”.

IMPORTANT RATE, FEE AND OTHER COST INFORMATION (SUMMARY OF CREDIT TERMS)

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	18.24% to 24.24% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	18.24% to 24.24% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	27.49% . This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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. ¹
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.75.

Fees	
Set-up and Maintenance Fees • Annual Fee • Monthly Fee	None None
Transaction Fees • 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 • Late Payment • Over-the-Credit-Limit • Returned Payment (Payment Dishonored)	\$35 if New Balance is less than \$500 \$39 if New Balance is equal to or greater than \$500 \$39 \$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 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 5.50% as of the 5/31/2019 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 variable APR for purchases and balance transfers, we add a margin of 12.74% to 18.74% to the Index (Prime Rate).

APR for Cash Advances: To determine the variable 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 is larger; or (b) the current cycle fees and finance charges (except balance transfer fees) 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. Balance transfer fees will be part of your Balance Transfers Balance Category, unless we specify otherwise.

¹ We will begin charging interest on cash advances and balance transfers on the transaction date.

Your account will generally have monthly billing cycles. However, your first billing cycle may be more or less than one month.

IMPORTANT NOTICE REGARDING CHANGES IN TERMS. We may change the APRs, rates, fees, costs, and other terms of your account subject to, and as allowed by, applicable law.

Payments on your account will be generally applied as follows: (a) the minimum payment amount will be applied to balances with the lowest APRs before balances with higher APRs; and (b) any amount you pay in excess of the minimum payment will be applied to balances with the highest APRs before balances with lower APRs.

BALANCE TRANSFERS: You authorize us to make each balance transfer you request. Each company you request us to pay and each balance transfer request may be treated as a separate balance transfer transaction. Each balance transfer is subject to our approval and we are not liable if we do not make any balance transfer you request. 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 ask for a balance transfer and we do not approve the full amount, we may either pay only part of the amount you asked for or decline your request. You may not transfer balances from other accounts you have with us or our related companies. In addition, we may not process a balance transfer request if it is incomplete, illegible or written to cash. Each balance transfer is subject to applicable fees and finance charges and does not have the benefit of an interest-free (grace) period.

Please consider the following when asking for a balance transfer: (a) To protect your rights, you should not transfer any amount that you dispute, (b) you should continue to make all payments due on the other accounts until you receive notice from them that they have been paid in full, (c) you are liable for any late payments, finance charges or disputed amounts on your other accounts, and (d) if you want your other accounts closed following a balance transfer, you are responsible for doing so.

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, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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 3437, Omaha, NE 68172-9981.**

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 by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-800-342-3736 and “www.dfs.ny.gov”.

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.

IMPORTANT REWARDS PROGRAM INFORMATION

COMPLETE REWARDS® FOR BUSINESS PROGRAM TERMS AND CONDITIONS SUMMARY

Please read this Terms and Conditions Summary for important information about the Complete 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 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.

EARN POINTS	Earn 2 points (equal to 2% back) for each \$1.00 of Net Purchases posted to the Account.
ANNUAL REWARDS PROGRAM FEE	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.
LIMIT ON POINTS EARNED	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.
POINT EXPIRATION	Points do not expire.
POINT FORFEITURE	If the Account is closed for any reason, enrollment in the Program will be terminated and any accumulated points will be forfeited.
POINT REDEMPTION	Points can be redeemed for (collectively, the "Rewards"): <ul style="list-style-type: none"> • Merchandise • Gift cards/certificates • Travel (Airline, Hotel, and Car Rentals) • Cash back as a statement credit to the Account, an ACH deposit to any checking or savings account (ABA routing number required), or as a check sent by mail • Other goods and services
REDEMPTION REQUESTS	Available 24/7 through 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 by us to the Account; (b) cash advances (including, but not limited to, 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; 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: Points are not earned in the Program until they appear on the Account billing 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. If a credit card is reported lost or stolen, we will temporarily suspend our awarding of points in the Program until a new card is issued.

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: 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.

Point redemption may be subject to shipping, handling, or other fees. 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: 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, \$250, and \$1,000. Cash back in the form of a statement credit will be applied as a credit 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 statement credits 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 cardholder's credit card. While cash back in the form of a statement credit will be applied as a credit to the designated 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 designated 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 to you except where required by law.