

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

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

| Interest Rates and Interest Charges | |
|---|---|
| Annual Percentage Rate (APR) for Purchases | 18.24% when you open your account. This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | 18.24% This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | 25.49% . 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 www.consumerfinance.gov/learnmore . |
| Fees | |
| Set-up and Maintenance Fees | |
| • Annual Fee | None for the first year. After that, \$20. |
| • Monthly Fee | None |
| Transaction Fees | |
| • Balance Transfer | Either \$10 or 5% of the amount of each transfer, whichever is greater |
| • Cash Advance | Either \$15 or 5% of the amount of each cash advance, whichever is greater |
| • Cash Equivalent | Either \$15 or 5% of the amount of each cash equivalent transaction, whichever is greater |
| • Foreign Transaction | 3% of each transaction in U.S. dollars |
| Penalty Fees | |
| • Late Payment | Up to \$40 |
| • Returned Payment (Payment Dishonored) | 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 above APRs are based on an Index (Prime Rate) of 3.50% as of the 3/31/2022 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 variable APR for purchases and balance transfers, we add a margin of 14.74% 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 \$40, the minimum payment will be equal to your New Balance. If your New Balance is \$40 or greater, the minimum payment will be the greater of (a) 2% of the New Balance or \$40, 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 FNBO 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 FNBO 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 FNBO 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. Please review the Cardmember Agreement and its arbitration provision carefully before you use or allow someone else to use an account.

The arbitration provision will not apply to you if, at the time your account is opened, you are a covered borrower under the Military Lending Act and U.S. Department of Defense regulations (32 C.F.R. pt. 232). For example, you would generally be a covered borrower if, at the time your account is opened, you are: (1) a member of the U.S. armed forces on active duty under a call or order not specifying a period of 30 days or less; (2) an active Guard or Reserve; or (3) a spouse or dependent of a person who qualifies under (1) or (2).

IMPORTANT REWARDS PROGRAM INFORMATION

JAL USA CARD PREMIUM CREDIT CARD REWARDS PROGRAM TERMS AND CONDITIONS SUMMARY

Please read this Terms and Conditions Summary for important information about the JAL USA Card Premium Credit Card Rewards Program ("Credit Card Rewards Program"). First National Bank of Omaha, is referred to below as "we", "us", "our", and "FNBO®". FNBO is the issuer of the credit card account(s) ("Account") and the sponsor of the Credit Card Rewards Program. The Credit Card Rewards Program is offered at our sole discretion and is dependent on the participation and cooperation of Japan Airlines Co., Ltd. (referred to as "JAL").

Complete Credit Card Rewards Program Terms and Conditions (including additional limitations and restrictions) will be provided to you if you become an approved cardmember.

Rewards can be earned in two ways: through the JAL Mileage Bank Program (the "JMB Program") provided and administered by JAL and through the Credit Card Rewards Program.

JMB PROGRAM: JMB Program points ("JMB Airmiles") can be earned through the JMB Program by establishing a valid JMB Program account ("JMB Account"). JAL is solely responsible for the rules and administration of the JMB Program, which is governed by separate terms and conditions found at www.jal.co.jp/en/jmb/. JMB Airmiles are redeemable only through the JMB Program.

The JMB Program may, at JAL's sole discretion, offer additional or promotional opportunities to earn a greater number of JMB Airmiles in connection with certain purchases or promotions. There may be a limit to the number of JMB Airmiles that can be earned in connection with such purchases or promotions, and certain exclusions, and limitations, on redemption may apply, as determined by JAL.

CREDIT CARD REWARDS PROGRAM: Credit Card Rewards Program points ("Points") can be earned in the Credit Card Rewards Program as described in the table below. All Points earned in the Credit Card Rewards Program will be automatically reported to the JMB Program monthly and are redeemable only as JMB Airmiles through the JMB Program.

Membership in the JMB Program is required in order for Points earned in the Credit Card Rewards Program to be reported to the JMB Program. You can enroll in the JMB Program by registering at www.jal.co.jp/en/jmb/. Enrollment in the Credit Card Rewards Program for JMB Program members will occur automatically when the Account is opened. The JMB Program membership and JMB Account will remain in force in accordance with the terms and conditions of the JMB Program, even if an Account is not opened. If enrollment in the JMB Program is terminated or cancelled for any reason, we may terminate enrollment in the Credit Card Rewards Program.

| | PREMIUM REWARDS PROGRAM | BASIC REWARDS PROGRAM |
|---|---|--|
| EARN POINTS | Earn 1 Point for each \$1.00 of Net Purchases posted to your Account. | Earn 1 Point for each \$2.00 of Net Purchases posted to the Account. |
| ANNUAL CREDIT CARD REWARDS PROGRAM FEE | An annual Premium Rewards Program fee of \$50.00, if applicable, will be charged to the Account on the enrollment date and on each anniversary of the enrollment date thereafter. The annual Premium Rewards Program fee will not be refunded, in whole or in part, in the event the Account is closed or the Premium Rewards Program is removed from the Account for any reason. Also, 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. | There is no Annual Basic 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 | Please see the JMB Program terms and conditions at www.jal.co.jp/en/jmb/ for information regarding expiration, redemption, forfeiture, and other limitations on JMB Airmiles. | |
| POINT FORFEITURE | If the Account is closed for any reason, enrollment in the Credit Card Rewards Program will be terminated and any accumulated Points not yet awarded in the Credit Card Rewards Program may be forfeited. | |
| POINT REDEMPTION | Each Point earned in the Credit Card Rewards Program will equate to 1 JMB Airmile, which will be redeemable only through the JMB Program. | |
| REDEMPTION REQUESTS | Points are redeemable only after they are reported to the JMB Program. Please see the JMB Program terms and conditions at www.jal.co.jp/en/jmb/ for information on JMB Airmile redemption. | |

ENROLLMENT: To participate in the Credit Card Rewards Program the Account must be open, you must have a valid and current JMB Account, reside within the U.S., have a checking account and you must comply with all terms of the JMB Program. The "Enrollment Date" is the date the Account is opened or, if later, the date enrollment in the Credit Card Rewards Program is completed. Credit Card Rewards Program membership will be automatically renewed each year with the Terms and Conditions and the fees, if any, then in effect, until we are notified that the card is being cancelled or enrollment in the Credit Card Rewards Program is terminated as otherwise permitted by these Terms and Conditions.

NET PURCHASES: "Net Purchases" are authorized, new purchases posted to the Account on or after the Enrollment Date, 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 transactions qualify as Net Purchases, and our determinations shall be final.

POINTS: Points are not earned in the Credit Card Rewards 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 Credit Card Rewards Program has been suspended. If a credit card is reported lost or stolen, we will temporarily suspend our awarding of Points in the Credit Card Rewards 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 Credit Card Rewards Program Terms and Conditions unless otherwise specified therein. We reserve the right to determine which Net Purchases are eligible for bonus Points.

JMB AIRMILES: The Account must be open and your enrollment in the Credit Card Rewards Program must not be suspended in order for Points to be reported to the JMB Program. Points earned in the Credit Card Rewards Program will be reported each month to the JMB Program. JAL will make the corresponding number of JMB Airmiles available in your JMB Account based on the number of Points reported from the Credit Card Rewards Program.

REWARDS AND REDEMPTION: All terms and conditions pertaining to the JMB Program will apply. JAL is solely responsible for redemption and for all other aspects of the JMB Program. JMB Airmiles will be redeemed as stated in the JMB Program terms and conditions found at www.jal.co.jp/en/jmb/. JAL may impose additional conditions, restrictions, and limitations on redemption and/or expiration of JMB Airmiles. We are not responsible for the JMB Program or for JAL products, services, or decisions or its refusal to redeem JMB Airmiles. We are not responsible for making JMB Airmiles available in a JMB Account, including any decision by JAL not to credit a JMB Account based on Points we have reported.

We may change or terminate the Credit Card Rewards Program in our discretion at any time with or without prior notice to you except where required by law.