

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”.

**PLEASE NOTE:** If you apply for a credit card, you may receive a Platinum Edition® Visa® Card, a Visa Signature® Card, or we may decline to open an account for you. Eligibility for card products depends on the information provided in your application and your credit card history. The card you are approved for will determine your Visa benefits.

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

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	For Eligible Purchases: <b>0.00%</b> introductory APR for the first 7 billing cycles <sup>7</sup> from the transaction date. After that, your APR will be <b>19.99%</b> . This APR will vary with the market based on the Prime Rate. For all other purchases: <b>19.99%</b> when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>19.99%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>25.24%</b> . This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	None
<b>How to Avoid Paying Interest on Purchases</b>	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. <sup>1</sup>
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.75.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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">www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Set-up and Maintenance Fees</b>	
• Annual Fee	None
• Monthly Fee	None
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$10</b> or <b>5%</b> of the amount of each transfer, whichever is greater
• Cash Advance	Either <b>\$15</b> or <b>5%</b> of the amount of each cash advance, whichever is greater
• Cash Equivalent	Either <b>\$15</b> or <b>5%</b> of the amount of each cash equivalent transaction, whichever is greater
• Foreign Transaction	<b>3%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$40</b>
• Returned Payment (Payment Dishonored)	Up to <b>\$35</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”.

“**Eligible Purchases**” are purchases from SCHEELS® in which single or multiple items are purchased in the same transaction totaling at least \$500.00.

**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 3.25% as of the 7/30/2021 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, Eligible Purchases and Balance Transfers:** To determine the variable APR for purchases and balance transfers, we add a margin of 16.74% 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.

<sup>7</sup> 7 billing cycles means at least 6 months (may appear on more than 6 periodic statements).

<sup>1</sup> 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 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. 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

### SCHEELS® VISA® CARD WITH PASSION POINTS™ REWARDS PROGRAM TERMS AND CONDITIONS SUMMARY

Please read this Terms and Conditions Summary for important information about the SCHEELS® Visa® Card with Passion Points™ Rewards 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. The Program is dependent on the participation and cooperation of SCHEELS All Sports Inc. (referred to as "SCHEELS").

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

<b>EARN POINTS</b>	<b>Receive 3% back (3 points)</b> for each \$1.00 of SCHEELS Purchases posted to the Account. Each point is worth \$0.01 toward a SCHEELS gift card. <b>Receive 1% back (1 point)</b> for each \$1.00 of Net Purchases posted to the Account that is not from a SCHEELS Purchase. Each point is worth \$0.01 toward a SCHEELS gift card.
<b>BONUS EARNINGS</b>	<b>In addition to the above,</b> you will earn 1,500 bonus points after the first Net Purchase that is not from a SCHEELS Purchase is posted to the Account. Please allow up to 8 weeks after bonus Points are earned for these bonus Points to be added to your Point balance (Account must be open and enrolled in the Program at that time).
<b>ANNUAL PROGRAM FEE</b>	There is no annual 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 do not expire.
<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>AUTOMATIC POINT REDEMPTION</b>	Points are redeemed automatically in <b>2,500 point</b> increments at the end of each billing cycle. Each <b>2,500 points</b> equate to a <b>\$25 SCHEELS Gift Card ("Gift Card")</b> , subject to the Program's complete Terms and Conditions.
<b>AUTOMATIC GIFT CARD DELIVERY</b>	Physical Gift Cards will be issued in amounts up to \$1,000. Physical Gift Cards for amounts exceeding \$1,000 will be sent in separate mailings. Physical Gift Cards will be automatically sent to the same address where the Account's statements are sent (which may take 30 to 60 days after each respective 2,500 points have been posted to the Account). An option to receive Gift Cards in digital format, as an alternative to physical Gift Cards, may be offered, in which case digital Gift Cards may take up to 35 days to be available after each respective 2,500 points have been posted to the Account.

**ENROLLMENT:** To participate in the Program, the Account must be open. The "Enrollment Date" is the date the Account is opened or, if later, the date enrollment in the Program is completed. 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 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. "SCHEELS Purchases" are Net Purchases made at any participating SCHEELS location.

We reserve the right to determine, in our sole discretion, whether transactions qualify as SCHEELS Purchases, or Net Purchases, 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.

**GIFT CARDS AND AUTOMATIC REDEMPTION:** Points will be automatically redeemed for the Gift Cards as stated above. Physical Gift Cards will be sent to the address where we send the Account's billing statements (which may take 30 to 60 days after the Account has been awarded the respective 2,500 points). An option to receive Gift Cards in a digital format, as an alternative to physical Gift Cards, may be offered, in which case digital Gift Cards may take up to 35 days to be available after each respective 2,500 points have been posted to the Account. SCHEELS is responsible for honoring the Gift Cards and may impose additional conditions, restrictions, and limitations on redemption of the Gift Cards. We are not responsible for SCHEELS's products or decisions or their refusal to honor Gift Cards or to otherwise participate in the Program. Gift Cards can be redeemed for online and in-store purchases.

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.

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