

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 the Platinum Edition® Mastercard® and meet our eligibility criteria for the World Mastercard® you agree that we may consider your application as one for (and upgrade you to) the World Mastercard®.

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	16.99% or 22.99% 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	16.99% or 22.99% based on your creditworthiness. 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. <sup>1</sup>
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
Set-up and Maintenance Fees	
• Annual Fee	\$59
• 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	None
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 3.25% as of the 6/30/2020 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 13.74% or 19.74% 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>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 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. 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

### BEST WESTERN REWARDS® MASTERCARD® CREDIT CARD REWARDS 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 ("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) ("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 Best Western® International, Inc. (referred to as "Best Western").

**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 Best Western Rewards® Program (the "Best Western Rewards® Program") provided and administered by Best Western and through the Credit Card Rewards Program.

**BEST WESTERN REWARDS® PROGRAM:** Best Western Rewards® Program Points ("Best Western Rewards Points" can be earned through the Best Western Rewards® Program by establishing a valid Best Western Rewards® Program account ("Best Western Account". Best Western is solely responsible for the rules and administration of the Best Western Rewards® Program, which is governed by separate terms and conditions found at [www.bestwestern.com/rewards/benefits/terms.asp](http://www.bestwestern.com/rewards/benefits/terms.asp). Best Western Rewards Points are redeemable only through the Best Western Rewards® Program.

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

**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 Best Western Rewards® Program monthly and are redeemable only as Best Western Rewards Points through the Best Western Rewards® Program.

Membership in the Best Western Rewards® Program is required in order for Points earned in the Credit Card Rewards Program to be reported to the Best Western Rewards® Program. You can enroll in the Best Western Rewards® Program by registering at [www.bestwestern.com/rewards/benefits/terms.asp](http://www.bestwestern.com/rewards/benefits/terms.asp). Enrollment in the Credit Card Rewards Program for Best Western Rewards® Program members will occur automatically when the Account is opened. The Best Western Rewards® Program membership and Best Western Account will remain in force in accordance with the terms and conditions of the Best Western Rewards® Program, even if an Account is not opened. If enrollment in the Best Western Rewards® Program is terminated or cancelled for any reason, we may terminate enrollment in the Credit Card Rewards Program.

<b>EARN POINTS</b>	Earn 10 Points for each \$1.00 of Best Western Purchases posted to the Account.
	Earn 2 Points for each \$1.00 of Net Purchases posted to the Account that is not from a Best Western Purchase.
<b>BONUS EARNINGS</b>	<p><b>EARN ANNIVERSARY BONUS POINTS</b></p> <p>In addition to the above, an additional 20,000 Points can be earned during each Qualification Period (see definition below) if \$5,000 or more in Net Purchases is posted to the Account within that Qualification Period. The bonus Points will be added to the Account 4 to 8 weeks after the end of the applicable Qualification Period.</p> <p><b>ADDITIONAL BONUS EARNINGS</b></p> <p>In addition to the above, you will earn 50,000 bonus Points after the first \$1,000 in Net Purchases are posted to the Account within the first 3 complete, consecutive Billing Cycles after the Account is opened and while the Account is enrolled in the Credit Card Rewards Program. Please allow 6-8 weeks after bonus Points are earned for these bonus Points to be added to your Point balance. "Billing Cycle" is the interval between the days or dates of your regular Account billing statements whether or not an Account billing statement is received.</p>
<b>ANNUAL CREDIT CARD REWARDS PROGRAM FEE</b>	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 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>	Please see the Best Western Rewards® Program terms and conditions at <a href="http://www.bestwestern.com/rewards/benefits/terms.asp">www.bestwestern.com/rewards/benefits/terms.asp</a> for information regarding expiration, redemption, forfeiture, and other limitations on Best Western Rewards Points.
<b>POINT FORFEITURE</b>	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.
<b>POINT REDEMPTION</b>	Each Point earned in the Credit Card Rewards Program will equate to 1 Best Western Rewards Point, which will be redeemable only through the Best Western Rewards® Program.
<b>REDEMPTION REQUESTS</b>	Points are redeemable only after they are reported to the Best Western Rewards® Program. Please see the Best Western Rewards® Program terms and conditions at <a href="http://www.bestwestern.com/rewards/benefits/terms.asp">www.bestwestern.com/rewards/benefits/terms.asp</a> for information on Best Western Rewards Point redemption.

**ENROLLMENT:** To participate in the Credit Card Rewards Program, the Account must be open, you must have a valid and current Best Western Account, and you must comply with all terms of the Best Western Rewards® 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.

**QUALIFICATION PERIOD:** A "Qualification Period" is a period of 12 complete, consecutive Billing Cycles. A "Billing Cycle" is the interval between the days or dates of the regular Account billing statements whether or not an Account billing statement is received. The first Qualification Period will begin with the start of the first complete Billing Cycle after the Account is enrolled in the Credit Card Rewards Program and will end on the last day of the 12th complete Billing Cycle. Each subsequent Qualification Period will be the period of 12 complete, consecutive Billing Cycles immediately following the prior Qualification Period. For each new Qualification Period, Points can be earned on Best Western Purchases and Net Purchases.

**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. "Best Western Purchases" are Net Purchases that are qualifying room night purchases made at [www.bestwestern.com](http://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 Best Western Purchases or Net Purchases, and our determinations shall be final.

**POINTS:** Point awards under the Credit Card Rewards Program are not earned until they show on the Account 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 reporting of Points to the Best Western Rewards® Program until a new card is issued. 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.

"Billing Cycle" is the interval between the days or dates of your regular periodic statements whether or not you receive a periodic statement.

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.

**BEST WESTERN REWARDS POINTS:** 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 Best Western Rewards Program. Points earned in the Credit Card Rewards Program will be reported each month to the Best Western Rewards Program. Best Western will make the corresponding number of Best Western Rewards Points available in your Best Western Rewards Account based on the number of Points reported from the Credit Card Rewards Program. Points reported to Best Western during each Billing Cycle and shown on the Account 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 Account billing statement will show 130 Points earned, and that amount will be reported to Best Western.

**REWARDS AND REDEMPTION:** All terms and conditions pertaining to the Best Western Rewards® Program will apply. Best Western is solely responsible for redemption and for all other aspects of the Best Western Rewards® Program. Best Western Rewards Points will be redeemed as stated in the Best Western Rewards® Program terms and conditions found at [www.bestwestern.com/rewards/benefits/terms.asp](http://www.bestwestern.com/rewards/benefits/terms.asp). Best Western may impose additional conditions, restrictions, and limitations on redemption and/or expiration of Best Western Rewards Points. We are not responsible for the Best Western Rewards® Program or for Best Western products, services, or decisions or its refusal to redeem Best Western Rewards Points. We are not responsible for making Best Western Rewards Points available in a Best Western Account, including any decision by Best Western not to credit a Best Western 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.

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