

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® Visa® Card and meet our eligibility criteria for the Signature® Visa® Card you agree that we may consider your application as one for (and upgrade you to) the Signature® Visa® Card.

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

| Interest Rates and Interest Charges | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Percentage Rate (APR) for Purchases | 27.99% when you open your account. This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | 27.99% when you open your account. 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. |
| 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 | <p>None</p> <p>None</p> |
| Transaction Fees | |
| <ul style="list-style-type: none"> ● Balance Transfer ● Cash Advance ● Cash Equivalent ● Foreign Transaction | <p>Either \$10 or 5% of the amount of each transfer, whichever is greater</p> <p>Either \$15 or 5% of the amount of each cash advance, whichever is greater</p> <p>Either \$15 or 5% of the amount of each cash equivalent transaction, whichever is greater</p> <p>3% of each transaction in U.S. dollars</p> |
| Penalty Fees | |
| <ul style="list-style-type: none"> ● Late Payment ● Returned Payment (Payment Dishonored) | <p>Up to \$39</p> <p>Up to \$35</p> |

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 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 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 22.49% 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.

INFORMATION SHARING WITH VISA (For Signature Card Only): We may share non public personal information with VISA U.S.A., its Members, or their respective contractors for the purpose of providing Emergency Card Replacement and Emergency Cash Disbursement. By signing the application and making purchases you consent to the release of this information to VISA U.S.A., its Members, or their respective contractors for the purpose of providing Emergency Card Replacement and Emergency Cash Disbursement.

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

GULF VISA® CARD REWARDS PROGRAM TERMS AND CONDITIONS SUMMARY

Please read this Terms and Conditions Summary for important information about the Gulf Visa® Card 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 Gulf Oil Limited Partnership ("Gulf Oil").

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

| | |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| EARN POINTS | Receive 3% back (3 points) for each \$1.00 of Gulf Purchases posted to the Account. Each point is worth \$0.01 toward a Gulf Oil gift card ("Gulf Gas Card"). |
| | Receive 1% back (1 point) for each \$1.00 of Net Purchases (excluding Gulf Purchases) posted to the Account. Each point is worth \$0.01 toward a Gulf Gas Card. |
| 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. |
| AUTOMATIC POINT REDEMPTION | Points are redeemed automatically in 2,000 point increments. Each 2,000 points equate to a \$20 Gulf Gas Card , subject to the Program's complete Terms and Conditions. |
| AUTOMATIC GULF GAS CARD DELIVERY | Gulf Gas Cards will be sent automatically in increments of \$20, \$40, \$60, \$80 and \$100. If more than \$100 in Gulf Gas Cards, any additional Gulf Gas Card(s) will be sent in separate envelope(s). Gulf Gas Cards will be automatically sent to the same address where the Account's statements are sent (which may take 30-60 days after each respective 2,000 points have been posted to the Account). |

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.

"Gulf Purchases" are Net Purchases made at any participating Gulf Oil location.

We reserve the right to determine, in our sole discretion, whether any transaction qualifies as a Gulf Purchase, or 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.

AUTOMATIC REDEMPTION & GIFT CARDS: If a credit card is reported lost or stolen, automatic point redemption will be temporarily suspended until a new card is issued. Points will be automatically redeemed for the Gulf Gas Cards as stated above. Gulf Gas Cards will be sent to the address where we send the Account's statements (which may take 30 to 60 days after the Account has been awarded the respective 2,000 points). Gulf Oil is responsible for honoring the Gulf Gas Cards and may impose additional conditions, restrictions and limitations on redemption of the Gulf Gas Cards. We are not responsible for Gulf Oil's products or decisions or their refusal to honor Gulf Gas Cards or to otherwise participate in the Program. Gulf Gas Cards can be redeemed for online purchases through www.gulfoil.com and in-store purchases at participating Gulf Oil locations. 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.

Cards are issued by First Bankcard®, a division of First National Bank of Omaha, pursuant to a license from Visa U.S.A. Inc. VISA and Visa Signature are registered trademarks of Visa International Service Association and used under license.