

**First Nebraska Bank Credit Card  
RATES AND TERMS SCHEDULE**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>14.49%</b> This APR will vary with the market based on Prime Rate. †
<b>APR for Balance Transfers</b>	<b>14.49%</b> This APR will vary with the market based on Prime Rate. †
<b>APR for Cash Advances</b>	<b>14.49%</b> This APR will vary with the market based on Prime Rate. †
<b>Penalty APR and When it Applies</b>	<b>19.00%</b> This APR when the account becomes 60 days delinquent. Penalty rate is removed when account becomes current.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 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. We will begin charging interest on balance transfers and cash advances on the transaction date.
<b>Minimum Interest Charge</b>	None
<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="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a> .

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• <b>Balance Transfer</b>	<b>None</b>
• <b>Cash Advance</b>	Either <b>\$10.00</b> or <b>2%</b> of the amount of each cash advance, whichever is greater.
• <b>Foreign Transactions</b>	<b>1.00%</b> of the amount of each foreign transaction.
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to <b>\$29.00</b>
• <b>Over-the-Credit Limit</b>	<b>None</b>
• <b>Returned Payment</b>	Up to <b>\$29.00</b>

The information on this letter is accurate as of 12/1/2024. **For active duty service members and their dependents, please see item 23 of this account agreement for the Military Lending Act disclosures.**

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). See your account agreement for more details.

**† Index And When It Is Determined:** We use the U.S. Prime Rate as published in the "Money Rates" section of The Wall Street Journal. We add a 6.74% (Margin) to the Prime Rate to determine the Purchase/Balance Transfer/Cash Advance variable APR. Maximum APR 15.99%. If I am 60 days late or more on my required payments, we may apply the higher Penalty APR of up to 19.00% to all your balances and future transactions.

**Billing Rights:** Information on your rights to dispute transaction and how to exercise those rights is provided in your account agreement.

**Only First Nebraska Bank existing customers with an open, active, and satisfactorily maintained deposit account for at least the last 30 days or loan for at least 10 days prior to application, are eligible to receive this customer appreciation "Thank You" credit card.**

This Agreement and Disclosure Statement contains the terms and conditions which apply to my line of credit plan (the "Plan") with First Nebraska Bank.

- 1. Meaning of Certain Words.** The words "I," "me," and "my," which also mean "we," "us," and "our" if more than one customer, mean the person or persons who use or authorize the use of the Credit Card or sign an application for a credit card. The words "you," "your," and "yours" mean First Nebraska Bank. "Credit Card" means the Visa cards issued in my name for use with my Account. "Account" means the account on your books that records the Purchases I make, the Balance Transfers I make and the Cash Advances I get from you pursuant to, and also all FINANCE CHARGES and other charges and fees you impose from time to time under the Plan. "Advance" means any extension of credit I obtain under the Plan, whether in the form of a Purchase, a Balance Transfer or a Cash Advance. "Purchase" means a purchase of goods or services that I charge to my Account pursuant to the Plan. "Balance Transfer" means a transfer of money I owe to another credit card company to my First Nebraska Bank Credit Card Account. "Cash Advance" means any extension of credit I obtain under the Plan which is not a Purchase or Balance Transfer. "Credit Access Checks" means special checks drawn on my Account which are available only if I request them.
- 2. Use of Credit Card Plan.** My use of the Account or Credit Card means that I accept this Agreement. The Plan permits me to make Purchases from merchants, make Balance Transfers and obtain Cash Advances. I may make Purchases by presenting the Credit Card to a merchant and signing a sales slip or by providing my Account number and other appropriate information to a merchant. I may make a Balance Transfer by using Credit Access Checks. I may obtain Cash Advances by using Credit Access Checks or by using the Credit Card at financial institutions or automated teller machines ("ATMs") that accept the credit card. If the Credit Card is used at a financial institution, I must sign a Cash Advance request. If the Credit Card is used at an ATM, I must use my Personal Identification Number ("PIN") and instructions via the ATM will be the same as a written Cash Advance request bearing my signature. All advances under the Plan which are paid or advanced by you are loans to me. I will not use my Credit Card, make a Balance Transfer or write a Credit Access Check to obtain loans in excess of the Available Credit (the difference between the Outstanding Balance and the Limit, as defined below) on my Account.
- 3. Ownership.** The Credit Card remains your property and may be cancelled by you at any time with notice. I agree to surrender the Credit Card and all other access devices and to discontinue use of the Plan by any other means immediately upon your request.
- 4. Maximum Credit Limit.** You will provide me with notice of the total dollar amount against which I may obtain Advances under the Plan (the "Limit"). I agree that you may reduce the Limit at any time upon notice to me. I agree never to allow the total balance that I owe you from time to time, including the principal balance and accrued FINANCE CHARGES and other charges and fees imposed under the Plan (the "Outstanding Balance") to exceed the Limit. I also agree that you are not obliged to, but may in your sole discretion, extend credit to me for an amount that would make the Outstanding Balance exceed the Limit, or for any amount if the Outstanding Balance is already over the Limit. I shall pay any amounts which exceed my Limit upon demand.
- 5. You Agree.** Subject to my promise not to let my Outstanding Balance exceed my Limit: you agree (1) to pay the merchant for all properly drawn sales slips which bear the imprint of the Credit Card and are signed by me or which are otherwise authorized; and (2) to honor properly drawn Credit Access Checks and requests for Cash Advances which bear the imprint of the Credit Card and are signed by me or which include my PIN; and (3) to execute Balance Transfers in a timely manner regardless of the method I choose to enable this option.
- 6. I Agree.** I agree (1) to pay you for all Advances, fees and charges, if any, and FINANCE CHARGES on my Account, in U.S. Dollars according to the terms and conditions of this Agreement; (2) to provide you with such credit information as you may request from time to time; (3) to notify you in writing if a Periodic Statement (as defined below) is incorrect within 60 days of the date it is mailed, and that my failure to do so means the statement is correct and accepted by me; (4) to pay, as permitted to be charged under applicable law, costs and expenses (including reasonable attorney fees) incurred by you in any collections proceedings initiated to collect amounts owed to you by me; (5) to notify you of any lost or stolen Credit Cards or Credit Access Checks; and (6) not to permit anyone other than myself to use the Credit Card, Credit Access Checks or any other feature of the Credit Card Plan.
- 7. Periodic Statement.** If there is any activity on my Account or there is an Outstanding Balance on my Account, you agree to send me a Periodic Statement showing the amount of all Cash Advances, Purchases, Balance Transfers, FINANCE CHARGES and other charges or fees, and payments and credit posted to my Account during the billing cycle (the "Periodic Statement"). The Periodic Statement will also show me the total amount due as of the end of the billing cycle (the "New Balance"), the average daily balances of my Purchases, Balance Transfers and Cash Advances, the minimum monthly payment amount (the "Minimum Payment") and the due date for the receipt of the Minimum Payment (the "Payment Due Date").

**8. Finance Charge.** I also agree to pay a FINANCE CHARGE on my Account which you will impose as follows:

a. Periodic FINANCE CHARGE

The periodic FINANCE CHARGE will not be imposed on Purchases on my current Periodic Statement if I pay the total New Balance shown on my current Periodic Statement by the Payment Due Date. Otherwise, the periodic FINANCE CHARGE will be imposed on the Purchases, Balance Transfers and Cash Advances from the transaction date of the Purchase, Balance Transfer or Cash Advance except as described below:

1) Partial Grace Period for Periodic FINANCE CHARGES

If during the previous billing cycle, my New Balance was paid in full by the Payment Due Date, then in the current billing cycle you will provide a grace period (of at least 25 days) on the amount of the Purchase or Balance Transfer balance remaining from the previous billing cycle that is paid by the Payment Due Date for the current billing cycle based on how payments are applied to my Account.

2) You will compute the periodic FINANCE CHARGE for the current billing cycle as follows:

A. Purchases

Periodic FINANCE CHARGES on Purchases are imposed for the current billing cycle unless I paid, by the Payment Due Date, the total New Balance shown on my Periodic Statement. You figure the interest charge for Purchases on my Account by applying the periodic rate for Purchases to the "average daily balance" for Purchases. To get the "average daily balance" you take the beginning balance of my Account each day for Purchases, add any new Purchases and subtract any unpaid interest or other finance charges and any payments or credits. This gives you the daily balance for Purchases. Then, you add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives you the "average daily balance" for Purchases. I understand that the "average daily balance" of current billing cycle Purchases will be multiplied by the number of days in the billing cycle and then by the daily periodic rate to determine the periodic FINANCE CHARGES on Purchase balances for the current billing cycle.

B. Cash Advances/Balance Transfers

Periodic FINANCE CHARGES are imposed on Cash Advances and Balance Transfers for the current billing cycle. You figure the interest charge for Cash Advances and Balance Transfers on my Account by applying the periodic rate for Cash Advances and Balance Transfers to the "average daily balance" for Cash Advances and Balance Transfers. To get the "average daily balance" you take the beginning balance of my Account each day for Cash Advances and Balance Transfers, add any new Cash Advances and Balance Transfers and subtract any unpaid interest or other finance charges and any payments or credits. This gives you the daily balance for Cash Advances and Balance Transfers. Then, you add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives you the "average daily balance" for Cash Advances and Balance Transfers. I understand that the "average daily balance" of current billing cycle Cash Advances and Balance Transfers will be multiplied by the number of days in the billing cycle and then by the daily periodic rate to determine the periodic FINANCE CHARGES on Cash Advances/Balance Transfers.

3) Periodic FINANCE CHARGES will be figured by applying a variable daily periodic rate (determined according to the chart below and the Variable Rate Disclosures set forth below) to the "average daily balances" of Purchases, Balance Transfers and Cash Advances as explained above.

YOU WILL APPLY A DAILY PERIODIC RATE AS FOLLOWS:

	<b>ANNUAL PERCENTAGE RATE*</b>	<b>DAILY PERIODIC</b>
<b>Regular Rates:</b>		
Purchases	14.49% (WSJ Prime Rate + 6.74%)	0.0397%
Balance Transfers	14.49% (WSJ Prime Rate + 6.74%)	0.0397%
Cash Advances	14.49% (WSJ Prime Rate + 6.74%)	0.0397%

\* Listed rates are calculated based on the WSJ Prime Rate (described later) as of December 1, 2024, and may change thereafter. For current rate calculations call (toll free) 844-649-5691.

(v) – variable

The daily periodic rate for the billing cycle is 1/365th of the corresponding ANNUAL PERCENTAGE RATE in effect for the billing cycle except in a leap year in which case the daily periodic rate for the billing cycle is 1/366th of the corresponding ANNUAL PERCENTAGE RATE in effect for the billing cycle. The corresponding ANNUAL PERCENTAGE RATE may change (increase or decrease) monthly based on changes in the WSJ Prime Rate, as described in the Variable Rate Disclosures below.

b. Transaction FINANCE CHARGE

1) For Balance Transfers

For Balance Transfers obtained by using Credit Access Checks or by any other means which you may provide to me, there is no Transaction FINANCE CHARGE for Balance Transfers.

2) For Cash Advances

For Cash Advances obtained by using the Credit Card at financial institutions that accept the Credit Card, by using Credit Access Checks or by using the Credit Card at automated teller machines or similar machines that accept the Credit Card, the Transaction FINANCE CHARGE is 2% of the amount for each such Cash Advance, with a \$10.00 minimum fee for each such Cash Advance.

**9. Variable Rate Disclosures. Minimum and Maximum APR.**

a. I understand that the daily periodic rate and the corresponding ANNUAL PERCENTAGE RATE are variable rates that may change (increase or decrease) from time to time based on movements of the WSJ Prime Rate. The “WSJ Prime Rate” means the Prime Rate (the highest of multiple Prime Rates) published in the “MONEY RATES” column of The Wall Street Journal. The WSJ Prime Rate is not represented or intended to be the lowest or most favorable rate of interest offered to your customers. Any change in the corresponding ANNUAL PERCENTAGE RATE based on a change in the WSJ Prime Rate will take effect on the first day of the billing cycle following a change in the WSJ Prime Rate in effect on the 10th day of the prior calendar month. If the 10th falls on a day when The Wall Street Journal is not published, the WSJ Prime Rate will be the Prime Rate published the last date prior to the 10th. For example, a change in the WSJ Prime Rate of one percentage point on the 10th day of any calendar month (or the last publication date prior to the 10th) will result in a one percentage point change in the same direction in the corresponding ANNUAL PERCENTAGE RATE throughout the next billing cycle. Any change in the corresponding ANNUAL PERCENTAGE RATE will apply to new Advances and to existing Account Balances on my Account. I also understand that the daily periodic rate will always be 1/365 of the corresponding ANNUAL PERCENTAGE RATE. For example, if (1) my initial corresponding ANNUAL PERCENTAGE RATE has been the WSJ Prime Rate + 6.74%; (2) the prior WSJ Prime Rate had been 3.25% but increased to 4.25 % as of November 10, 2020, and my next billing cycle started on December 1, 2020, the corresponding ANNUAL PERCENTAGE RATE would be 10.99%, and the daily periodic rate would be 0.0301% throughout my December 1 billing cycle.

b. I understand that the corresponding ANNUAL PERCENTAGE RATE will not fall below 8.99% or exceed the maximum rate 15.99% or authorized from time to time by applicable Nebraska or federal law. Further, I know that an increase in the corresponding ANNUAL PERCENTAGE RATE will result in an increase in the amount of periodic FINANCE CHARGE, the Minimum Payment and the Outstanding Balance. If I am 60 days late or more on my required payments, we may apply the higher Penalty APR of up to 19.00% to all your balances and future transactions.

**10. Payments.** I must mail all payments due under the Plan to the address you furnish me from time to time. I can pay my Outstanding Balance in full at any time. Since the Periodic FINANCE CHARGE is computed by application of daily rate to the “average daily balances” of Purchases, Balance Transfers and Cash Advances, as explained above, the exact amount required to pay the Account in full cannot be determined from my Periodic Statement. Thus, whenever I wish to pay my Outstanding Balance in full, I must contact you to determine the Outstanding Balance.

**11. Minimum Payment.** I may pay either the entire Outstanding Balance or less than the total amount due unless the entire Outstanding Balance has become due as provided in paragraph 16 below; however, I must pay a Minimum Payment each month without fail. If the New Balance on my Periodic Statement is \$25.00 or less, the Minimum Payment is the New Balance. Otherwise, the Minimum Payment is computed by multiplying the New Balance by 3.00%. If my Account is past due, the Minimum Payment will also include the past due amount. I agree that you may change the method of figuring the Minimum Payment from time to time upon 45 days prior notice to me. As explained in paragraph 8 above, the periodic FINANCE CHARGE is imposed by application of a daily periodic rate to the “average daily balances” of Purchases, Balance Transfers and Cash Advances.

**12. Fees.**

**a. Late Payment Fee**

My Minimum Payment will be past due if it is not received by you on or before the Payment Due Date shown on the applicable Periodic Statement. A late fee will be charged to my Account if at least the Minimum Payment (which includes any past due amount) is not received by the Payment Due Date in any month. The late fee shall be up to \$29.00. However,

in no event shall the late fee be greater than the Minimum Payment due prior to the charging of the late fee. You agree that you will not charge a late fee for the same event or transaction in which you charge a returned check payment fee.

**b. Returned Payment Check Fee.**

If I make payment by check and the check is returned unpaid for any reason, my Account will be charged a returned check payment fee. The returned payment check fee shall be equal to \$20. However, in no event shall the returned payment check fee be greater than the Minimum Payment due prior to the date on which the check is returned. You agree that you will not charge a returned check payment fee for the same event or transaction in which you charge a late fee.

**c. Stop Payment Fee.**

A \$10 fee will be charged to my Account if I request that you place a stop payment on a Credit Access Check.

**d. Check Printing Fees.**

My Credit Access Checks are free.

**e. Copy Fees.**

If I request a copy of a Periodic Statement, a charge slip or other document not in connection with a billing error, you will charge my Account as follows:

- 1) \$3.00 for each copy of a Periodic Statement other than the Periodic Statement for the current billing cycle or the two preceding billing cycles.
- 2) \$0.00 for each copy of a charge slip or other document.

**f. Foreign Exchange Fee.**

A 1.00% fee, with a minimum of \$0.00, will be charged to my Account for each Advance involving currency other than U.S. Dollars. The amount of any such Advance will be converted into U.S. Dollars. The exchange rate used to convert foreign currency into U.S. Dollars for any such Advance will be selected by Visa from the range of exchange rates available in the wholesale currency markets or the applicable government-mandated exchange rate. The 1.00% fee will be charged to my Account based on the U.S. Dollar amount of the Advance.

**g. Lost Card Fee.**

You reserve the right to charge me a fee of \$10.00 for replacement of lost cards. A fee of \$100 will be charged for a rush of the replacement of lost cards.

- 13. Credit Access Checks.** Credit Access Checks are available upon request after the initial supply. You reserve the right to review and deny any requests for Credit Access Checks due to unsatisfactory Account status.
- 14. Application of Payments.** Payments you receive from me will be applied as follows: (1) you will apply payments first to interest, if applicable (2) you will then apply payments to fees that are not late charges; (3) you will then apply payments to balances with the highest APR and then to balances in descending order based on APR (highest to lowest) treating late fees as purchases.
- 15. Events of Default.** I will be in default under this Agreement if any of the following events or circumstances occurs: (a) if I fail to comply with the Minimum Payment or any other terms, covenants or conditions of this Agreement, or of any other agreement I have with you; (b) if I made a material false or misleading statement in my credit application; (c) if I exceed my Limit; (d) if I die or become insolvent; (e) if a petition is filed or other proceedings are started under the Federal Bankruptcy Code of any state insolvency statute by or against me; (f) if a judgement or tax lien is filed against me; (g) if a Receiver is appointed for me; or (h) if a writ or order of attachment, levy or garnishment is issued or any proceeding is started against me or any of my property, assets or income.
- 16. Entire Balance Due.** If any of the above events or circumstances of defaults occurs, your obligation to make further Advances to me shall, at your option and without prior notice to me, immediately end and my entire Outstanding Balance shall, at your option, become immediately due and payable without prior notice to me. Upon acceleration, interest shall be due on the entire Principal Balance at the variable ANNUAL PERCENTAGE RATE provided in Section 8.2 and 8.3, until paid in full, including after you obtain a judgement against me.
- 17. Termination.** You or I may terminate this Agreement at any time by providing notice to the other, and no further Advances to me shall occur. Termination will not affect my obligation to repay amounts owed under the Plan. I agree to return all Credit Cards and Credit Access Checks to you upon termination of this Agreement.
- 18. Amendments.** You may amend the terms of this Agreement, from time to time, upon written notice to me at my address shown in your records. Except as otherwise permitted by law, my use of the Plan after the effective date of such amendment shall constitute consent to the new terms, and the new terms shall apply to both new Advances made on or after the effective date and to any unpaid Outstanding Balances that I owe you on the effective date.
- 19. Joint and Several Liability.** If more than one person signs an application for a Credit Card, each of us is separately and all of us jointly are obligated under this Agreement. Each of us is authorized to act on behalf of the other person(s) with regard to the Plan and the Agreement and written notice to one person is notice to the other person(s).
- 20. Liability for Unauthorized Use.** If I notice the loss or theft of my credit card or a possible unauthorized use of my card, I should write to you immediately at Customer Service Center, PO Box 2087, Omaha, NE 68108 or call 1-888-999-0091. I will not be liable for any unauthorized use that occurs after I notify you. I may, however, be liable for unauthorized use that occurs before my notice to you. In any case, my liability will not exceed \$50. I will not be liable for the unauthorized use of my credit card for transactions covered by Visa's Zero Liability Policy. I understand that the Visa Zero Liability Policy does not apply to commercial

credit cards or ATM transactions or PIN transactions not processed by Visa. I understand I may be liable for the unauthorized use of my credit card for transactions not covered by Visa's Zero Liability Policy.

- 21. Change of Address.** I will advise you promptly if I change my mailing address. All written notices and statements from you to me will be considered given when placed in the U.S. Mail, postage prepaid, and addressed to me at my current address in your records.
- 22. Miscellaneous.** You shall have no liability for any third party refusal to accept or honor the Credit Card or Credit Access Checks. Foreign Purchases and Cash Advances are subject to monetary exchange rates which will be reflected on my statements. You may accept late payments or partial payments, or checks, drafts or money orders marked "Payment in Full," without losing any of your rights under this Agreement. If any provision of this Agreement is held to be invalid, such invalidity will not affect the remaining provisions. This Agreement is governed under the laws of the State of Nebraska and federal law.
- 23. Military Lending Act.** Through the Military Lending Act, federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The cost associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

You must pay a Minimum Payment each month. If the New Balance on your Periodic Statement is \$25.00 or less, the Minimum Payment is the New Balance. Otherwise, your Minimum Payment is calculated by multiplying the New Balance by 3.00%.

**Oral Disclosures (Military Lending Act)**

Please call First Nebraska Bank at 888-359-2146 (toll-free) to receive oral disclosures about the Military Lending Act and your related Credit Card payment obligations.

**Cash Back Rebate Points Terms and Conditions**

Rebates Points are calculated as 2.00% of net monthly purchases (total purchases less credits and returns), which will be displayed on Periodic Billing Statements as "Rebate Summary."

Open accounts that are not in default under this Agreement or otherwise restricted will accumulate Rebates Points; however the Rebate Points amount must be at least 1,500 point before a distribution (credit to your account) will be made. One Rebate Point equals \$0.01, so 1,500 Rebate Points equal \$15.00. Your Rebate Points will be distributed as a credit to your account every three months if you meet the minimum 1,500 points for the three month period. Accounts with Rebate Points of less than 1,500 points or that are in default or otherwise restricted are not eligible for distributions. If an account is not eligible for a distribution for any reason in one distribution period, the accumulated Rebates Points will carry over to the next period. If an account is closed for any reason, all accumulated Rebate Points for that account will be forfeited.

The account holder is responsible for any taxes on Rebates Points. First Nebraska Bank reserves the right to cancel or otherwise change the terms applicable to the Cash Back Rebate Point program at any time with 45 days prior written notice.

## **YOUR BILLING RIGHTS: KEEP THIS NOTICE FOR FUTURE USE**

**This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.**

### **What To Do if You Find a Mistake on Your Statement**

If you think there is an error on your statement, write to us at:

First Nebraska Bank  
P.O Box 2087  
Omaha, NE 68103-2087

In your letter give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

### **What Will Happen After We Receive Your Letter When we receive your letter, we must do two things:**

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

### **While we investigate whether or not there has been an error:**

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### **After we finish our investigation, one of two things will happen:**

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

### **Your Rights if You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on that purchase.

To use that right, all of the following must be true:

1. The purchase must have been made in your home State or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note, neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

First Nebraska Bank  
P.O Box 2087  
Omaha, NE 68103-2087

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

 Equal Housing Lender.

Member FDIC.

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