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| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>9.45% to 16.20%</b> based on your creditworthiness when you open your account.<br><br>This APR will vary with the market based on the Prime Rate   |
| <b>APR for Cash Advances and Balance Transfers</b>                        | <b>9.45% to 16.20%</b><br><br>This APR will vary with the market based on the Prime Rate  |
| <b>Penalty APR and When it Applies</b>                                    | <b>18.00%</b><br>This APR may be applied to your account if you if make a late payment more than 30 days past due date twice in a twelve-month period.<br><b>How Long Will the Penalty APR Apply?</b> If your APRs is increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period. |
| <b>Paying Interest</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 cash advances and balance transfers on the transaction date.  |
| <b>Minimum Interest Charge</b>  | <b>None</b>   |
| <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">http://www.consumerfinance.gov/learnmore</a> .  |

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| <b>Annual Fee</b>  | <b>None</b> for Platinum/Plus/Rewards; <b>\$20.00</b> for Classic/Secured           |
| <b>Transaction Fees</b>  |   |
| <ul style="list-style-type: none"> <li>Balance Transfer or Convenience Checks</li> </ul> | Either <b>\$2</b> or <b>2%</b> of the balance transfer amount whichever is greater. |
| <ul style="list-style-type: none"> <li>Cash Advance</li> </ul>                           | Either <b>\$2</b> or <b>2%</b> of the balance transfer amount whichever is greater. |
| <ul style="list-style-type: none"> <li>Foreign Transaction</li> </ul>                    | <b>1%</b> of each transaction in U.S. Dollars                                       |
| <b>Penalty Fees</b>  |   |
| <ul style="list-style-type: none"> <li>Late Payment</li> </ul>                           | Up to <b>\$25</b>   |
| <ul style="list-style-type: none"> <li>Returned Payment</li> </ul>                       | Up to <b>\$25</b>   |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your Credit Card Account Agreement and Disclosure for more details.

All account terms are governed by the Credit Card Account Agreement and Disclosure. Account and credit card agreement terms are not guaranteed for any period of time, we may call all terms, including APRs and fees, in accordance with the Credit Card Account Agreement and Disclosure and applicable law.

Effective Date: The information about the costs of our credit cards is accurate as of January 1, 2017. This information may have changed after that date. To find out what may have changed, write us at First Nebraska Credit Union, P.O. Box 34850, Omaha, NE 68134, or call us at 800-822-0244.