**INTEREST RATES AND INTEREST CHARGES**

**Annual Percentage Rate (APR) for Purchases**
10.95% to 15.95%
Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.

**APR for Balance Transfers and Cash Advances**
10.95% to 15.95%
This APR will vary with the market based on the Prime Rate.

**Penalty APR and When it Applies**
18.00%
This APR may be applied to your account if you make a late payment more than 30 days past the due date two times in a twelve-month period.

**How Long Will the Penalty APRs Apply?**
If your APR 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.

**How to Avoid Paying Interest on Purchases**
Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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.

**Minimum Interest Charge**
None

**FEES**

**Annual Fee**
None for Platinum/Plus/Rewards; $20 for Classic/Secured

**Transaction Fees**
- Balance Transfer and Convenience Checks
  - Either $2 or 2% of the balance transfer amount, whichever is greater
- Cash Advance
  - Either $2 or 2% of the cash advance amount, whichever is greater
- Foreign Transaction
  - 1% of each transaction in U.S. Dollars

**Penalty Fees**
- Late Payment
  - Up to $25
- Returned Payment
  - Up to $25

**How We 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 change all terms including; APRs and fees, in accordance with the Credit Card Account Agreement, Disclosure and applicable law.

**Effective Date:** The information about the costs of our credit cards is accurate as of January 1, 2019. This information may have changed after that date. To find out what may have changed, call First Nebraska Credit Union at (402) 492-9100 or (800) 882-0244.

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**REGISTER**

1. Register your card(s) for uChoose Rewards at uChooseRewards.com.
2. Click the register link and follow the prompts to create your user ID and password.
3. Once you are registered, you can choose to receive emails for special offers.

**EARN POINTS**
Simply use your card anywhere and earn points for every dollar spent! Earn even MORE points when you use your Visa® Platinum Rewards Card at the participating retailers listed on the website.

- Earn 1 point for every $1 spent when you use your Visa® Platinum Rewards Card.
- Earn additional points by shopping at participating national and local retailers online or in store.
- Visit uChooseRewards.com for additional offers and participating retailers.

**REDEEM REWARDS**
Redeem your points for cash or choose from hundreds of items, including:
- Travel experiences
- Gift cards
- Activities
- Gas cards
- Event tickets
- Game downloads
- Merchandise
- And much more!
Apply for a Visa® Credit Card Today!

Complete the application attached and return it to a FNCU branch, or apply online at firstnebraska.org/loans-credit. Find out which one you may qualify for.

**Platinum Plus**
- 10.95% APR
- Experience a great low rate
- No Annual Fee
- Credit Limit – up to $25,000

**Platinum**
- 12.95% APR
- Enjoy freedom of low rate
- No Annual Fee
- Credit Limit – up to $25,000

**Platinum Rewards**
- 15.75% APR
- No Annual Fee
- Credit Limit – up to $25,000
- Earn points for shopping and using rewards card. Choose from hundreds of rewards like gift cards, merchandise, travel and more. Then redeem points from online rewards catalog at uchooserewards.com. - Earn 1 point for every $1 spent (purchase only; no points for cash advance/balance transfer - Minimum points required in order to redeem is 2,500. Points are valid for 3 years.

**Classic and Secured**
- 15.95% APR
- More buying power with a low rate
- Low Annual Fee
- Credit Limit – up to $10,000

Visa® Credit Card Application

Check one: [ ] Platinum Plus [ ] Platinum [ ] Platinum Rewards [ ] Classic/Secured
- Joint Credit Line – We intend to apply for joint credit. (Initials) [X] [ ]
- Increase credit limit on present Visa account.

Select a Credit Card Style:
- [ ] FNCU [ ] Healthcare [ ] Education

Important Applicant Information: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Applicant

[ ] Individual [ ] Joint

Applicant Name (Last, First, Middle)

Address

City State Zip

Applicant’s Signature

Date

Co-applicant

[ ] Individual [ ] Joint

Applicant Name (Last, First, Middle)

Address

City State Zip

Applicant’s Signature

Date

Monthly Due Date

Enjoy the convenience of picking your own due date.

Worldwide Acceptance and Cash Access

You can quickly access your Visa® account at ATMs and financial institutions that display the Visa® logo. Our Visa® cards are accepted at more than 12 million merchant locations around the world.

24/7 Member Service

Available for balance inquiries, payment information, transaction history, statement request or to dispute a charge.

Free Online Banking Access

Available through our FNCU online banking page.

FNCU Branded

Healthcare

Education