

## INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.95% to 15.95%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers and Cash Advances</b>	<b>10.95% to 15.95%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>18.00%</b> 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. <b>How Long Will the Penalty APRs Apply?</b> 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.
<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 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 our 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

<b>Annual Fee</b>	<b>None</b> for Platinum/Plus/Rewards; \$20 for Classic/Secured
<b>Transaction Fees</b>	
• Balance Transfer and Convenience Checks	Either <b>\$2</b> or <b>2%</b> of the balance transfer amount, whichever is greater
• Cash Advance	Either <b>\$2</b> or <b>2%</b> of the cash advance amount, whichever is greater
• Foreign Transaction	<b>1%</b> of each transaction in U.S. Dollars
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$25</b>
• Returned Payment	Up to <b>\$25</b>

**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.

## VISA® CREDIT CARD PROGRAM

The right credit card can be a convenient and powerful asset in your everyday financial life. With so many financial institutions offering credit cards today, it is difficult to know which one to choose. The rate, the fees, the fine print... there is a lot to consider.

The right card can be your ticket to some of the better things in life without the need to dip into your hard-working savings. The wrong card could leave you with a skyrocketing interest rate and surprise fees.

## EMV CHIP TECHNOLOGY

Embedded chip provides an extra layer of security when used in a chip card reader.

## 25-DAY GRACE PERIOD

Pay off your purchase balance in full each month, and you will not be charged any interest.

## 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 change.

## FREE ONLINE BANKING ACCESS

Available through our FNCU online banking page.

## 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](http://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](http://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) \_\_\_\_\_ (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.



[firstnebraska.org](http://firstnebraska.org)

10655 Bedford Ave.  
Omaha, NE 68134  
(402) 492-9100  
(800) 882-0244

APPLICANT				CO-APPLICANT			
Applicant Name (Last, First, Middle)		Mother's Maiden Name		Applicant Name (Last, First, Middle)		Mother's Maiden Name	
Social Security No.		Drivers License No. & State		Social Security No.		Drivers License No. & State	
Address		No. of Years		Address		No. of Years	
City		State Zip		City		State Zip	
Home Phone		Work Phone		Home Phone		Work Phone	
Birth Date		No. of Dependents Ages		Birth Date		No. of Dependents Ages	
Employer (Company Name & Address)				Employer (Company Name & Address)			
Position or Title		How Long		Position or Title		How Long	
Gross Annual Salary \$		Net Monthly Pay \$		Gross Annual Salary \$		Net Monthly Pay \$	
Notice: Alimony, child support, or separate maintenance income need not be reported if you do not choose to have it considered. Other Source: _____ \$ _____ per _____				Notice: Alimony, child support, or separate maintenance income need not be reported if you do not choose to have it considered. Other Source: _____ \$ _____ per _____			
Reference: Name/Address/Telephone Number (Relative Only)				Reference: Name/Address/Telephone Number (Non-Relative)			
ASSETS							
Homeowner:		Market Value \$ _____		Market Value Other Property			
<input type="checkbox"/> Yes <input type="checkbox"/> No		Mtg./Rent Payment \$ _____					
Make of Auto		Year		Other/Describe		Market Value	
Make of Auto		Year		Other/Describe		Market Value	
Other/Describe		Market Value		Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No			
You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Card account agreement and disclosures. You will receive a copy of that Agreement no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, you agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. If You have been issued a VISA Credit Card, You grant and consent to a lien on Your shares or other deposit accounts with Us (except for IRA or KEOGH accounts) and any dividends due to You from Us to the extent You owe on any unpaid Credit Card balance.							
X _____ Applicant's Signature		Date		X _____ Co-Applicant's Signature		Date	

By signing below, you consent to pledging as collateral for this obligation, all shares and/or deposits and payments and earnings thereon which we now or hereafter may have, whether held individually, jointly, or in trust, as security for any and all monies advanced under this Agreement and interest accrued thereon and authorize the Credit Union, in the case of default, to apply same to payment of said obligation. You also consent to any other collateral secured loans (excludes dwelling) with the Credit Union may also secure advances under this agreement. However, this pledge does not include amounts held under an "Individual Retirement Account (IRA)", or a "Keogh Plan."

X \_\_\_\_\_

Applicant's Signature

Date

## MEMBER'S CHOICE™ BORROWER SECURITY

Debt protection is a voluntary credit card protection product designed to help you get relief from credit card payments if a protected life event unexpectedly happens to you.

Are you interested in having your loan protected? (PLEASE SELECT ALL THAT APPLY BELOW)

**LIFE**  YES  NO **DISABILITY**  YES  NO **INVOLUNTARY UNEMPLOYMENT**  YES  NO

If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. The protection does not affect your credit card approval. A separate election which discloses the terms and conditions must be signed for protection to become effective.