

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”.

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.
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.
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 • Annual Fee • Monthly Fee	None None
Penalty Fees • Late Payment • Returned Payment (Payment Dishonored)	Up to \$37 Up to \$35

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 3/29/2019 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.

You may only use your account and card(s) to make purchases of goods and services from Shopko or through its website. No other transactions will be permitted.

APR for Purchases: To determine the variable APR for purchases, we add a margin of 22.49% 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 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.

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.

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.

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

QUIKTRIP® CREDIT CARD REWARDS PROGRAM TERMS AND CONDITIONS SUMMARY

Please read this Terms and Conditions Summary for important information about the QuikTrip® Credit 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 QuikTrip® Credit Card account(s) (“Account”) and the sponsor of the Program. The Program is dependent on the participation and cooperation of QuikTrip® Corporation (“QuikTrip”).

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

EARN AN IMMEDIATE DISCOUNT ON QUIKTRIP FUEL PURCHASES	Earn an immediate \$0.05 per gallon price reduction on QuikTrip Fuel Purchases (as defined below) purchased using the Account.
ADDITIONAL INTRODUCTORY DISCOUNT	Earn an additional \$0.20 per gallon price reduction on QuikTrip Fuel Purchases posted to the Account on or after the enrollment in the Program until the earlier of the following to occur: (a) the closing date of the first Billing Cycle or (b) QuikTrip Fuel Purchases are made totaling 100 or more gallons. This additional price reduction will appear as a statement credit to the Account. A "Billing Cycle" is the interval between the dates of the regular periodic statements whether or not a periodic statement is received.
EARN POINTS	Earn 1 point for each \$1.00 of QuikTrip In-Store Purchases (as defined below) posted to the Account. NOTE: QuikTrip Fuel Purchases, alcohol, tobacco, lottery, postage stamps, gift cards, phone cards, money orders, event tickets and passes and rentals will not earn points.
BONUS EARNINGS	In addition to the above, if an Account is opened and enrolled in the Program, 100 bonus points will be awarded. These 100 bonus points will appear on the first billing statement.
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 200 point increments (equal to 5% back) at the end of each Billing Cycle. Each time 200 points are accumulated, a \$10 QuikTrip Award Card ("Award Card") is earned, subject to the Program's complete Terms and Conditions.
AUTOMATIC AWARD CARD DELIVERY	Award Cards will be sent automatically in increments of \$10. If more than \$10 in Award Cards are earned, additional Award Card(s) will be sent in separate envelope(s). Award Cards will be automatically sent to the same address where the Account's statements are sent (which may take 30 to 60 days after each respective 200 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) QuikTrip Fuel Purchases, alcohol, tobacco, lottery, postage stamps, gift cards, phone cards, money orders, event tickets and passes or rentals; or (c) other transactions that we determine not to be eligible.

"QuikTrip In-Store Purchases" are Net Purchases that are (a) in-store purchases; (b) made at participating QuikTrip locations; and (c) posted to the Account on or after enrollment in the Program. **NOTE: QuikTrip Fuel Purchases, alcohol, tobacco, lottery, postage stamps, gift cards, phone cards, money orders, event tickets and passes or rentals will not earn points.**

"QuikTrip Fuel Purchases" are purchases of (a) motor fuel, (b) made at participating QuikTrip locations, and (c) paid for at the fuel pump or in-store using only the Account.

We reserve the right to determine, in our sole discretion, whether any transaction qualifies as a QuikTrip Fuel Purchase, QuikTrip In-Store Purchase, or Net Purchase, and our determinations shall be final.

POINTS: Point awards are not earned until they show on the Account 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.

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 & AWARD CARDS: If a QuikTrip[®] Credit Card is reported lost or stolen, the automatic point redemption will be temporarily suspended until a new card is issued.

Points will be automatically redeemed for the Award Cards as stated above. Award 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 200 points). QuikTrip is responsible for honoring the Award Cards and may impose additional conditions, restrictions and limitations on redemption of the Award Cards. We are not responsible for QuikTrip's products or decisions or their refusal to honor Award Cards or to otherwise participate in the Program. Award Cards can be redeemed for purchases made at QuikTrip 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.

QuikTrip is a registered trademark of QuikTrip West, Incorporated, a subsidiary of QuikTrip Corporation.