

FAQs for launch of the Evergreen by FNBO Visa Credit Card and the Evergreen by FNBO Business Edition Mastercard

Background:

Beginning July 12, customers of Western States Bank, a division of FNBO will be able to apply for both the **Evergreen by FNBO Visa Credit Card** for individuals and the **Evergreen by FNBO Business Edition Mastercard** for small businesses.

Why should I get an Evergreen by FNBO credit card?

For individuals, the Evergreen by FNBO Visa credit card allows you to earn unlimited 2% cash back² on every purchase, plus you can earn a \$200 cash bonus (20,000 points equivalent) when you spend \$1,000 within the first three billing cycles after you open your account². Your rewards never expire² and there's no annual fee¹.

For small business owners, the Evergreen by FNBO Business Edition Mastercard allows you to earn unlimited 2% cash back² on every purchase, plus a \$200 cash bonus (20,000 points equivalent) when you spend \$1,000 within the first three billing cycles after you open your account². Your rewards never expire², there's no annual fee¹, plus you get 0% intro APR¹ on purchases and balance transfers for the first 12 billing cycles after you open your account.

Secured versions of both credit cards are available for anyone who is rebuilding their credit.

How can I apply for one of these credit cards?

The Personal Evergreen by FNBO Visa credit card may be applied for online and at all Western States Bank, a division of FNBO branch locations. Applications for the Evergreen by FNBO Business Edition Mastercard will only be available at Western States Bank, a division of FNBO branch locations.

If I am approved for an Evergreen card, how can I make my payments?

Until Nov. 7, please add it to your current Western States Bank online Bill Pay, or pay through the FNBO mobile app, at FNBO.com, mail in a check to the address noted on your billing statement, or visit a nearby FNBO branch. After Nov 7, all these options will be available to you, plus you can make a payment at any former WSB branch, since these will now be FNBO locations.

Where will I be able to view my card balance, transactions, bill, etc?

Register online at FNBO.com and set up an account or call our 24-hour call center at 1-888-530-3626.

What if I have a question about my credit card?

Please call the toll-free number on the back of your card to talk to an FNBO representative at our 24-hour call center. You could also visit a current FNBO location if there is one nearby.

Who do I call if I lose my card or it is stolen?

Please call our 24-hour call center at 1-888-530-3626.

What if I need to file a dispute?

Please call our 24-hour call center at 1-888-530-3626.

See the [Summary of Credit Terms](#) for the Evergreen by FNBO or the [Summary of Credit Terms](#) for the Evergreen by FNBO, Business Edition for important information on rates, fees, costs, conditions and limitations. Minimum monthly payments required. A balance transfer fee¹ of 5% (minimum \$10) applies to each balance transfer you make.

You must pay your entire statement balance (including all promotional purchase and balance transfer balances) by the due date each month to avoid being charged interest on new purchases from the date those purchases are made, unless your new purchases are subject to a 0% interest rate.

¹ For additional information about Annual Percentage Rates (APRs), fees and other costs, see the [Summary of Credit Terms](#) for the Evergreen by FNBO or the [Summary of Credit Terms](#) for the Evergreen by FNBO, Business Edition.

² See the Rewards Terms and Conditions in the [Summary of Credit Terms](#) for the Evergreen by FNBO or the [Summary of Credit Terms](#) for the Evergreen by FNBO, Business Edition, for details, including earning, redemption, expiration or forfeiture. Your % back rewards are earned as points. Bonus offer points will be awarded 6-8 weeks after qualifying.

Q: If I request a balance transfer, will you process the entire amount that I requested?

A: We will do our best to accommodate your request. If you are approved, we may permit you to transfer balances from other eligible credit cards or accounts up to the amount of your credit limit we make available for balance transfers (which may be less than your total assigned credit limit). If the total amount(s) requested to be transferred exceed(s) the portion of your assigned credit limit for balance transfers, we may process part of your request or decline your request in our sole discretion. You cannot request a balance transfer to make payments on a First National Bank of Omaha account or any credit card account issued by First National Bank of Omaha.

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