

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of March 1, 2023. You can call Us at (402) 292-8000 or write Us at P.O. Box 1149, Bellevue, NE 68505-1149 to inquire if any changes have occurred since the effective date.

#### Interest Rate and Interest Charges

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| <b>Annual Percentage Rate (APR) For Purchases</b> | <p>VISA Business: <b>12.75% - 17.99%</b> based on Your creditworthiness.<br/>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Classic: <b>14.25% - 17.99%</b> based on Your creditworthiness.<br/>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature: <b>15.25% - 17.99%</b> based on Your creditworthiness.<br/>This APR will vary with the market based on the Prime Rate.</p> |
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| <b>APR For Balance Transfers</b> | <p>VISA Business: <b>12.75% - 17.99%</b> based on Your creditworthiness.<br/>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Classic: <b>14.25% - 17.99%</b> based on Your creditworthiness.<br/>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature: <b>15.75% - 17.99%</b> based on Your creditworthiness.<br/>This APR will vary with the market based on the Prime Rate.</p> |
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| <b>APR For Cash Advances</b> | <p>VISA Business: <b>15.75% - 17.99%</b> based on Your creditworthiness.<br/>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Classic: <b>17.25% - 17.99%</b> based on Your creditworthiness.<br/>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature: <b>17.99%</b><br/>This APR will vary with the market based on the Prime Rate.</p> |
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| <b>Penalty APR and When it Applies</b> | <p><b>17.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied if:<br/>1) You make a late payment.</p> <p><b>How Long Will The Penalty APR Apply?</b> If Your APRs are increased for this reason, the Penalty APR will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.</p> |
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| <b>How to Avoid Paying Interest on Purchases</b> | We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. |
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| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | <p><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>.</b></p> |
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#### Fees

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| <b>Transaction Fees</b>                                                                     |                                                                                                                                                                                                                                                            |
| <ul style="list-style-type: none"> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul> | <p><b>3.00%</b> of the amount of each advance, subject to a minimum of <b>\$10.00</b>.</p> <p><b>1.00%</b> of each foreign currency transaction in U.S. Dollars.</p> <p><b>1.00%</b> of each U.S. Dollar transaction that occurs in a foreign country.</p> |

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| <b>Penalty Fees</b>                                                                      |                                                         |
| <ul style="list-style-type: none"> <li>Returned Payment</li> <li>Late Payment</li> </ul> | <p>Up to <b>\$29.00</b></p> <p>Up to <b>\$29.00</b></p> |

**How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."**