



Account Number: 4412 9701 5617 9309
 New Balance: \$0.00
 Minimum Payment Due: \$0.00
 Payment Due Date: December 8, 2014

2253

First National Bank Omaha
 P.O. Box 2557
 Omaha, NE 68103-2557

Make checks payable to First National Bank Omaha
 Amount of Payment Enclosed

BRANDON C TANKERSLEY
 318 FARMWAY DR SE
 CLEVELAND TN 37323-9420

35812
 9209

\$

Change of Address? If yes, please
 complete reverse side.



4412970156179309 000000000000 000000000000

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition® Visa®

Account Number:
 4412 9701 5617 9309
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Account Summary

Previous Balance \$119.75
 Payments -\$147.09
 Other Credits -\$0.00
 Purchases +\$27.34
 Balance Transfers +\$0.00
 Cash Advances +\$0.00
 Fees Charged +\$0.00
 Interest Charged +\$0.00
 New Balance \$0.00

Statement Closing Date 11/12/14
 Days in Billing Cycle 33

Total Credit Limit \$3,000.00
 Available Credit \$3,000.00
 Cash Limit \$600.00
 Available Cash \$600.00



Payment Information

New Balance \$0.00
 Minimum Payment Due \$0.00
 Past Due Amount \$0.00
 Payment Due Date December 8, 2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37 and your APRs may be increased to a Penalty APR of up to 29.99%.



Account Summary

Previous Balance \$0.00
 Payments -\$376.85
 Other Credits -\$0.00
 Purchases +\$477.60
 Balance Transfers +\$0.00
 Cash Advances +\$0.00
 Fees Charged +\$19.00
 Interest Charged +\$0.00
New Balance \$119.75

Statement Closing Date 10/10/14
 Days in Billing Cycle 28

Total Credit Limit \$3,000.00
 Available Credit \$2,880.00
 Cash Limit \$600.00
 Available Cash \$600.00



Payment Information

New Balance \$119.75
 Minimum Payment Due \$35.00
 Past Due Amount \$0.00
Payment Due Date November 8, 2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37 and your APRs may be increased to a Penalty APR of up to 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For Example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	4 months	\$124

If you would like information about credit counseling services, call 1-866-486-6322.



Customer Service

Save Time and Stamps
by Paying Online!

Call: Toll Free 1-888-530-3626

(TDD Telecommunications Device for the Deaf: 1-800-925-2833) (Balance Transfer Hotline: 1-877-388-8231)

Visit: www.fnbomaha.com

Remit to: First National Bank Omaha, P.O. Box 2557, Omaha, NE 68103-2557



CreditWiseSM

Avoid Credit Card Fraud

Do not give out your account number over the phone unless you initiate the call. Credit card thieves have been known to pose as credit card issuers and other businesses to trick you into giving out your credit card number. Legitimate companies don't call you to ask for a credit card number over the phone.



REWARDS SUMMARY

Points earned this month on purchases.....478
 Bonus points earned this month.....0
 Total points earned this month.....478
 Points redeemed this month.....0
 Current point balance.....478

Remember

Use your Reward card for all your holiday purchases and be amazed how quickly your rewards can add up!

Points expiring on your next statement closing date.....0
 (Points earned expire after 5 years if unredeemed.)

Redeem your points online 24/7 by accessing your account at the web address listed above or by calling the Rewards Service Center at 855-856-0509.



Transaction Detail

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
Payments and Other Credits				
10-05	10-06	74418004279045001127366	ONLINE PAYMENT THANK YOU	\$376.85 (CR)
Transactions				
9-22	9-23	24226384266091006817088	WAL-MART #5263 CLEVELAND TN	\$23.74
9-22	9-24	24431054266838006618795	MURPHY7026ATWALMRT CLEVELAND TN	\$4.21
9-25	9-26	24427334268720055480444	MCDONALD'S F6843 CLEVELAND TN	\$10.49
9-26	9-29	24445004270000355689123	CRACKER BARREL #21 CLEVEL CLEVELAND TN	\$16.36
9-26	9-29	24801974269006000648592	ISLAND OASIS EXPRESS CLEVELAND TN	\$6.01
9-26	9-29	24801974269006000648584	ISLAND OASIS EXPRESS CLEVELAND TN	\$20.00

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Renewal of Accounts with Annual or Monthly Fees; Termination Credit Availability: Before an annual fee or a monthly maintenance fee is assessed, an "Important Information" notice will print on the front of your statement showing the fee (we refer to that notice as your "renewal notice"). You will not have to pay the annual or monthly fee in your renewal notice if, within 30 days from the date we mailed the statement containing the renewal notice, you terminate the availability of credit on your account. To do so, cut your card(s) in half and send them to us at: P.O. Box 2673 Omaha, NE 68103-2673. You will not have to pay the annual or monthly fee in your notice because your card is used during this 30-day period. You will remain liable for the outstanding balance of your account when it is closed and all other interest, fees and charges that accrue after that date.

Annual Percentage Rates: Each periodic rate that may be used to compute interest on an outstanding balance on your account is set forth on the front of this statement, expressed as an Annual Percentage Rate. The APR for Balance Transfers is the same as the rate shown for Purchases. The front of this statement indicates whether any of your APRs may vary. If a rate may vary, it will vary with the market based on an index. See your Cardmember Agreement or renewal notice for an identification of the index.

Penalty APR: A Penalty APR may apply to your account if you fail to make a minimum payment to us when due, if you exceed your credit limit with us (this trigger is not applicable if your account has no pre-set spending limit), or if you make a payment to us that is dishonored for any reason. Once triggered for any of these reasons, a Penalty Rate may apply indefinitely. If we do not receive a minimum payment within 60 days of its due date, a Penalty APR may apply to future transactions and all outstanding balances indefinitely unless 6 consecutive minimum payments are made when due. See your Cardmember Agreement or renewal notice for more information on Penalty APRs.

Minimum Interest Charge: If you are charged interest in any month, the charge will be no less than a Minimum Interest Charge of \$1.75.

Foreign Transaction Fee: A foreign transaction fee will be charged for each transaction made in foreign currency, with a foreign merchant (whether or not in U.S. Dollars), or outside the United States. That fee will equal 3% of the amount of the transaction (after conversion to U.S. Dollars).

Balance Subject to Interest Rate: Each "Balance Subject to Interest Rate" shown on the front of this statement is determined using the average daily balance (including new purchases) method. Each such balance is calculated separately for each period that a particular rate was in effect (referred to below as a "Rate Period"). To get each average daily balance, we first compute a "Daily Balance" for each day of the Rate Period as follows: (1) we start with the beginning balance of each day, (2) we add any new transactions (such as Purchases, Balance Transfers, Cash Advances and debit adjustments, as applicable) and any new fees, and (3) we subtract any applicable payments, credits, or credit adjustments. Each average daily balance that is shown on the front is computed by adding up all the Daily Balances in the Rate Period and dividing the total by the number of days in the Rate Period (which shows on the front as "Days Rate Used"). In making these computations: (a) we may treat a credit balance as a balance of zero; and (b) we may delay adding fees to your balance; and (c) each day, we multiply your Daily Balance by the applicable daily periodic rate and add that amount to your balance to determine the next day's beginning balance.

Interest Charges: We figure the interest charges on your account by applying the applicable daily periodic rate to the applicable average daily balance of your account and multiplying that product by the number of days in the Rate Period.

How to Avoid Paying Interest on Purchases: If you pay your New Balance as shown on the front of this billing statement by the Payment Due Date (which will be at least 21 days from the Closing Date shown on the front of this statement) and if we also received payment in full of your New Balance as indicated on your previous billing statement by its Payment Due Date or if that New Balance was zero or a credit, no interest charges will be assessed on Purchases shown on your next billing statement. Unless you have been specifically notified otherwise, no period is provided to repay non-Purchase balances without incurring interest charges—in other words, there is no grace period for Cash Advances or Balance Transfers.

Payment Requirements: Payments must be (1) accompanied by the top portion of this billing statement; (2) received no later than 5:00 p.m. (Central Time) on the Payment Due Date at the location we have specified for receipt of your payment; (3) made only by check or money order if your payment is made by mail; (4) made in U.S. Dollars; and (5) sent to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically.

Credit Limits: Only the "Cash Limit" portion of your Credit Limit is available for cash advances. "Available Credit" or "Available Cash" refers to the part of your Credit Limit or Cash Limit that was available as of this billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake on Your Statement
If you think there is an error on your statement, write to us at: First National Bank of Omaha, P.O. Box 3696 Omaha, NE 68103-0696. In your letter, give us the following information:

- **Account information:** Your name and account number.
 - **Dollar amount:** The dollar amount of the suspected error.
 - **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: 1. The purchase must have been made in your home State or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3. You must not yet have fully paid for the purchase.

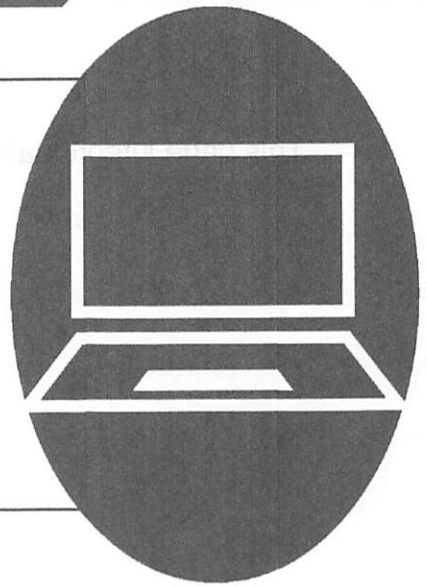
If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: First National Bank of Omaha, P.O. Box 3696 Omaha, NE 68103-0696. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Liability for Unauthorized Use: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-602-6098 or call us at 1-800-688-7070. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

No Pre-Set Spending Limit: If your account has no pre-set spending limit as previously disclosed to you, please read the following provisions applicable to your account. No pre-set spending limit does not mean unlimited spending. Your account will be assigned a revolving credit limit for Purchases and Cash Advances. For Cash Advances, you may only spend up to your assigned cash revolving credit limit. For Purchases, you may be authorized to exceed your assigned revolving credit limit. Each transaction you make is authorized based on factors such as your account history, credit record, absence or presence of suspected fraud, and performance and delinquency patterns. If you attempt to make a transaction that exceeds your assigned revolving credit limit for Purchases, your account will be evaluated based upon the length of time your account has been open and account usage, performance and delinquency patterns with us, current and historical information regarding your credit in general, and your ability to repay. In certain circumstances, we may ask for additional financial records to authorize a transaction. If you are authorized to exceed your revolving credit limit, you will be required to pay, as part of your minimum monthly payment, the amount by which your New Balance exceeds your revolving credit limit. We encourage you to provide us with notice of forthcoming unusual activity, such as high transaction amounts, high velocity, or changes in geographic patterns. For all purposes of this billing statement any reference to Credit Limit means revolving credit limit.

Information Provided to Credit Bureaus: Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at: P.O. Box 3412, Omaha, NE 68103-0412.

FREE online access
to your account.
Anytime. Day or night.



Account Number:
4412 9701 5617 9309
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 **Transaction Detail**

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
9-26	9-29	24226384270091006371635	WAL-MART #5263 CLEVELAND TN	\$67.77
9-26	9-29	24445004270200107557161	HOBBY LOBBY #239 CLEVELAND TN	\$16.86
9-26	9-29	24231684270207788601496	TACO BELL #029044 CLEVELAND TN	\$3.29
9-29	9-30	24122544272740272850381	KANGAROO EXP #3593 CLEVELAND TN	\$6.44
9-29	10-01	24427334273710013139995	CHICK-FIL-A #01157 CLEVELAND TN	\$19.61
9-30	10-02	24427334274710013660692	CHICK-FIL-A #01157 CLEVELAND TN	\$8.00
10-01	10-02	24445004275000357075533	DOMINO'S 5487 CLEVELAND TN	\$19.18
10-01	10-02	24210734275207042400084	FULINS ASIAN CUISINE CLEVELAND TN	\$15.00
10-01	10-03	24692164275000388856788	SPIRIT HALLOWEENC65223 CLEVELAND TN	\$83.38
10-02	10-03	24210734276207042500874	FULINS ASIAN CUISINE CLEVELAND TN	\$37.73
10-02	10-03	24445004276000392193324	CVS/PHARMACY #03784 CLEVELAND TN	\$4.31
10-02	10-03	24445004276000392193407	CVS/PHARMACY #03784 CLEVELAND TN	\$14.47
10-02	10-06	24164074276868099490009	DOLRTREE 150 00001503 CLEVELAND TN	\$9.88
10-02	10-06	24445004276200099439760	HOBBY LOBBY #239 CLEVELAND TN	\$39.82
10-02	10-06	24445004276200099439844	HOBBY LOBBY #239 CLEVELAND TN	\$12.05
10-03	10-06	24445004277600227601554	WALGREENS #7540 CLEVELAND TN	\$2.44
10-03	10-06	24445004277600227601638	WALGREENS #7540 CLEVELAND TN	\$10.00
10-03	10-06	24316054277548206040404	SHELL OIL 57545874802 CLEVELAND TN	\$8.93
10-04	10-06	24427334278710015666990	CHICK-FIL-A #01157 CLEVELAND TN	\$17.63
Fees				
10-10	10-10	74412974283000283060400	ANNUAL MEMBERSHIP FEE	\$19.00
Total Fees For This Period				\$19.00
Interest Charged				
Interest Charge on Purchases				\$0.00
Interest Charge on Cash Advances				\$0.00
Interest Charge on Balances Transfers				\$0.00
Total Interest For This Period				\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) Variable Rate (f) Fixed Rate

Charge Summary	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	18.99% (v)	\$0.00	28	\$0.00
Cash Advance	25.24% (v)	\$0.00	28	\$0.00
Intro Purchases	0.00%	\$118.82	28	\$0.00

2014 Total Year-to-Date

Total fees charged in 2014 \$19.00
Total interest charged in 2014 \$0.00

Additional Information Regarding Your Account

Important: Make sure you know your credit card's Personal Identification Number (PIN) - it's the only way to get cash advances at ATMs around the world.

It's easy to set up your PIN:

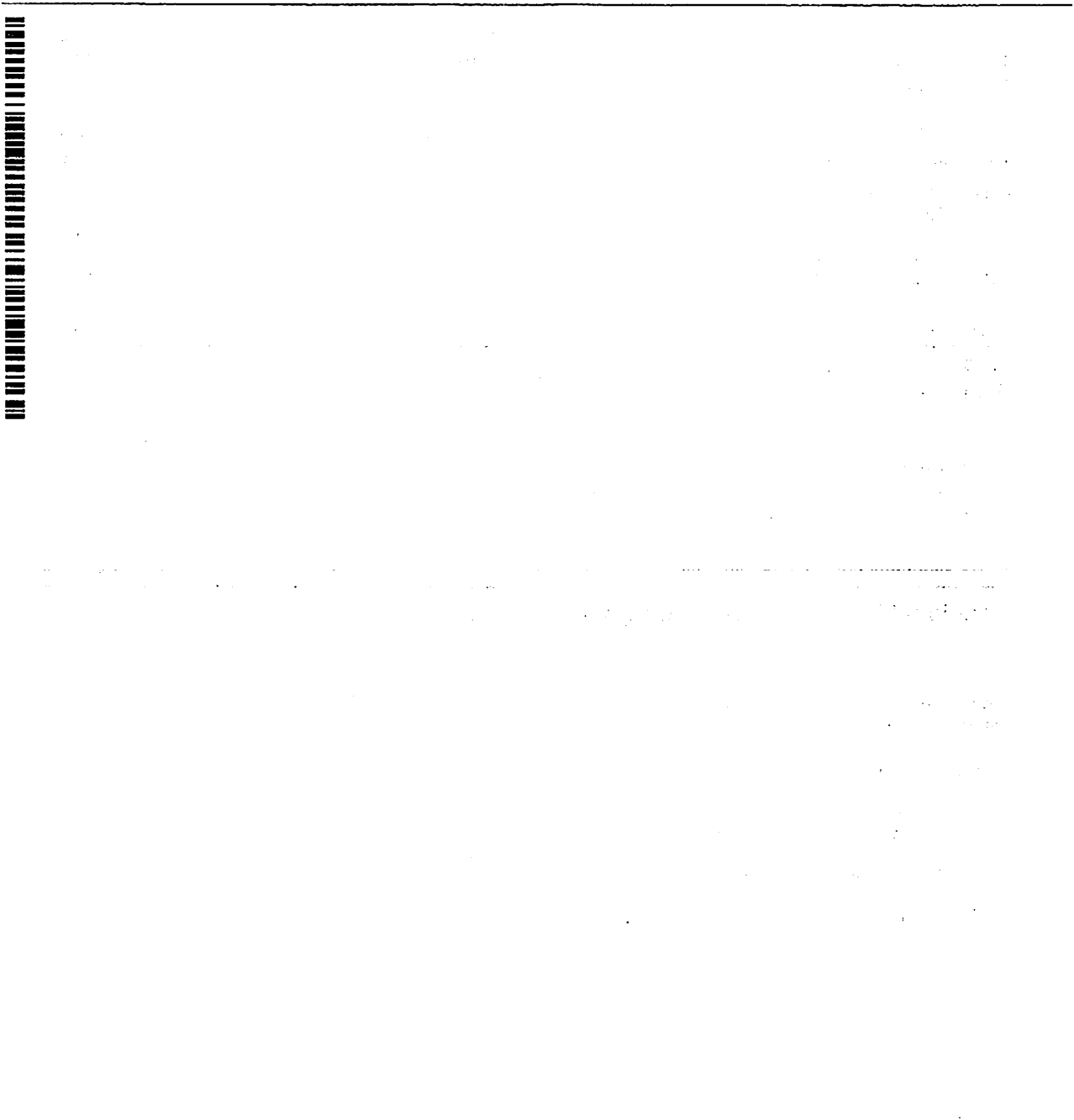
1. Call 1-800-446-9183
2. Set up your custom PIN by following the prompts
3. Get cash using your credit card at any ATM - your PIN will be activated and ready to use within 24 hours after you create it

>> You can also get your PIN by logging into your account online and following the instructions.

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Your statement has a lot to say!

- 1 PAYMENT COUPON**
Include this with your check if paying by mail.
- 2 ACCOUNT SUMMARY**
This shows the amount of each transaction type that added to, or subtracted from, your account balance last month. It also includes your total credit line and available cash limit.
- 3 PAYMENT INFORMATION**
This shows your balance and minimum payment due.
- 4 LATE/MINIMUM PAYMENT WARNING**
Your statement may include these reminders of the fees incurred by late payments, and the time required to pay off your balance if you only make the minimum payment each month.
- 5 CUSTOMER SERVICE CONTACTS**
Use this phone number or website to reach us with questions.
- 6 CREDITWISE™ TIPS**
This special feature includes useful tips and hints to help you get more out of your account and improve your credit score.
- 7 REWARDS SUMMARY**
If you earn points, miles or cash back rewards, you'll find a summary of rewards totals here.
- 8 TRANSACTION DETAIL**
This is a detailed list of transactions, fees, interest charges and payments applied to your account in the last month.
- 9 CHARGE SUMMARY**
This table explains the APRs applied to different types of transactions.
- 10 YEAR-TO-DATE TOTALS**
A simple total of all fees and interest charged on your account since the beginning of the current year.

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Sample A, Sample 1
Sample A, Sample 2
Address Line 1
Address Line 2
Anytown, USA 12345-6789

00000000000000 00000000017400 0000000773456

PLEASE DETACH AND RETURN TOP PORTION WITH YOUR PAYMENT

Account Number: 0000 0000 0000 0000
New Balance\$7,734.56
Minimum Payment Due\$174.00
Payment Due Date, September 28, 2010

Amount of Payment Enclosed
\$

Make checks payable to Your Bank

Change of Address? Please check box and complete reverse side

SIGN HERE to enroll in SecureDirect® (See message for details) and to authorize charges to your account for program fees

X _____
SIGN HERE TO ENROLL

2

Account Summary

Previous Balance \$7,781.86
Payments \$300.00
Other Credits \$0
Purchases + \$154.99
Balance Transfers + \$0
Cash Advances + \$0
Past Due Amount + \$0
Fees Charged + \$0
Interest Charged + \$97.71
New Balance \$7,734.56

Statement Closing Date XX/XX/XX
Days in Billing Cycle XXX

Credit Limit \$21,200.00
Available Credit \$13,485.00
Cash Limit \$10,600.00
Available Cash \$10,600.00

3

Payment Information

New Balance \$7,734.56
Minimum Payment Due \$174.00
Payment Due Date 09/28/10

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Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to 6XX and your APRs may be increased to a Penalty APR of up to XX.XX%.

5

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	10 years	\$3,284
65¢	3 years	\$2,232 (Savings-\$1,052)

If you would like information about credit consulting services, call 1-800-XXX-XXXX

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Customer Service
Save Time and Stamps by Paying Online!

Call: 1-888-888-8888
(TDD Telecommunications Device for the Deaf: 1-800-825-2833) Balance Transfer Helpline 1-877-356-8231

Visit: www.XXXXXXXXXXXXXX.com

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CreditWise™ Give your credit rating a little boost!

Paying over your minimum amount due can help reduce your account balance faster than you think—and a lower average balance can help add up to a higher credit score!

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Rewards Summary

Total points earned this month 155
Bonus points earned this month 0
Total points redeemed this month 0
Total points accumulated 45,635
Points expiring next month 0

Remember...
keep using your card to increase your rewards total—the more you charge, the more points you earn to get the reward you want!

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Transaction Detail

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
Payments and Other Credits				
8/18	8/18	74418009230023000043938	PYMT-THANK YOU	\$300.00 (CR)
Transactions				
8/06	8/06	24184079218885003800228	Transaction 1 123456789 ANYTOWN US	\$13.47
8/24	8/24	24184079236821006158108	Transaction 2 123456789 ANYTOWN US	\$68.57
8/24	8/25	24278399237001872730301	Transaction 3 123456789 ANYTOWN US	\$82.37
8/31	8/31	24184079243885002800683	Transaction 4 123456789 ANYTOWN US	\$12.58
Interest Charged				
Interest Charge on Purchases				\$97.71
Interest Charge on Cash Advances				\$00.00
Total Interest For This Period				\$97.71

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (V) = Variable Rate

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Charge Summary

Charge Summary	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	18.99% (V)	\$7,880.53	29	\$97.71
Cash Advances	20.24% (V)	\$00.00	00	\$00.00
Balance Transfers	1.99% (V)	\$00.00	00	\$00.00

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2010 Totals Year-to-Date

Total fees charged in 2010 \$113.00
Total interest charged in 2010 \$957.05

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