



Account Number: 4412 9701 5617 9309  
 New Balance: ..... \$90.01  
 Minimum Payment Due: ..... \$35.00  
 Payment Due Date: ..... January 8, 2015

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

28880  
 Q209

\$ .....

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



4412970156179309 0000000003500 0000000009001

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition® Visa®

Account Number:  
 4412 9701 5617 9309  
 Page 001 of 002



Account Summary

Previous Balance ..... \$0.00  
 Payments ..... -\$0.00  
 Other Credits ..... -\$0.00  
 Purchases ..... +\$90.01  
 Balance Transfers ..... +\$0.00  
 Cash Advances ..... +\$0.00  
 Fees Charged ..... +\$0.00  
 Interest Charged ..... +\$0.00  
**New Balance ..... \$90.01**  
 Statement Closing Date ..... 12/12/14  
 Days in Billing Cycle ..... 30

Total Credit Limit ..... \$3,000.00  
 Available Credit ..... \$2,909.00  
 Cash Limit ..... \$600.00  
 Available Cash ..... \$600.00



Payment Information

New Balance ..... \$90.01  
 Minimum Payment Due ..... \$35.00  
 Past Due Amount ..... \$0.00  
 Payment Due Date ..... January 8, 2015

**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   | 3 months  | \$90   |

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



Customer Service

Call: Toll Free 1-888-530-3626

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

Save Time and Stamps by Paying Online!

Visit: [www.fnbomaha.com](http://www.fnbomaha.com)

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



CreditWise<sup>SM</sup>

Happy holidays! Keep in mind that the busy holiday shopping season is also prime season for identity thieves. Keep an eye on your card at the register, destroy all sensitive documents before throwing them away, and check your credit reports for suspicious activity at least once a year.



REWARDS SUMMARY

Points earned this month on purchases.....91  
 Bonus points earned this month.....0  
 Total points earned this month.....91  
 Points redeemed this month.....0  
 Current point balance.....597

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 |
|----------------------------|-----------|---------------------------|-------------------------------------|-------------------------|
| <b>Transactions</b>        |           |                           |                                     |                         |
| 11-20                      | 11-21     | 24482154324894482296422 6 | PAYPAL *BOUTIQUE356 402-835-7733 CA | \$90.01                 |
| <b>Fees</b>                |           |                           |                                     |                         |
| Total Fees For This Period |           |                           |                                     | \$0.00                  |

To ensure accuracy, please print clearly using upper-case letters and numbers only.  
Please do not use Red Ink, Gel pens or Pencil.

### CHANGE OF ADDRESS, PHONE, OR E-MAIL

Address \_\_\_\_\_  
 Apt/Bldg# \_\_\_\_\_  
 City \_\_\_\_\_  
 State, ZIP \_\_\_\_\_  
 Home Phone \_\_\_\_\_  
 Work Phone \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 E-mail Address \_\_\_\_\_

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

**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.

COLROK4SD 6110 5045 DKH

07 143213 PAGE 0001 OF 0002

28860

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

Make checks payable to First National Bank Omaha

Amount of Payment Enclosed

\$ .....

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

2253

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

6571  
A205



4412970156179309 000000009000 0000000262374

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition® Visa®

Account Number:  
4412 9701 5617 9309  
Page 001 of 002

**Account Summary**

Previous Balance ..... \$2,393.65  
Payments ..... -\$0.00  
Other Credits ..... -\$0.00  
Purchases ..... +\$165.46  
Balance Transfers ..... +\$0.00  
Cash Advances ..... +\$0.00  
Fees Charged ..... +\$25.00  
Interest Charged ..... +\$39.63  
**New Balance ..... \$2,623.74**

Statement Closing Date ..... 05/13/15  
Days in Billing Cycle ..... 30

Total Credit Limit ..... \$3,600.00  
Available Credit ..... \$976.00  
Cash Limit ..... \$750.00  
Available Cash ..... \$750.00

**Payment Information**

New Balance ..... \$2,623.74  
Minimum Payment Due ..... \$90.00  
Past Due Amount ..... \$0.00  
Payment Due Date ..... June 8, 2015

**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   | 11 years  | \$5,298  |
| \$96   | 3 years   | \$3,456<br>(Savings \$1,842)                         |

If you would like information about credit counseling services, call 1-888-486-8322.



**Customer Service Call: Toll Free 1-888-530-3626**

Save Time and Stamps  
by Paying Online!

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

Visit: [www.fnbomaha.com](http://www.fnbomaha.com)

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

**CreditWise<sup>SM</sup>**

Keeping up with your credit card bills is just part of the picture when it comes to healthy credit. If you default on your utility bills, that shows up on your report and can translate into higher rates on your other debt as a result -- so make sure to pay every bill, every month.



**REWARDS SUMMARY**

Points earned this month on purchases.....166  
Bonus points earned this month.....0  
Total points earned this month.....166  
Points redeemed this month.....0  
Current point balance.....4,088

Are you getting ready to plan your summer vacation? Book your summer travel on your credit card and maximize your reward earnings!

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 |
|-----------------------------------|-----------|-------------------------|------------------------------------|-------------------------|
| <b>Payments and Other Credits</b> |           |                         |                                    |                         |
| 4-27                              | 4-27      | 74418005117045001080246 | ONLINE PAYMENT THANK YOU           | \$200.00 (CR)           |
| 4-27                              | 4-29      | 74418005119036119003889 | PAYMENT REV - RETURN               | \$200.00                |
| <b>Transactions</b>               |           |                         |                                    |                         |
| 4-13                              | 4-14      | 24801975103006000815453 | ISLAND OASIS EXPRESS CLEVELAND TN  | \$4.74                  |
| 4-14                              | 4-17      | 24164055106837000220586 | EXXONMOBIL 97357057 CHATTANOOGA TN | \$5.38                  |
| 4-16                              | 4-20      | 24316055107548088002392 | SHELL OIL 57546171406 CLEVELAND TN | \$50.34                 |
| 4-23                              | 4-24      | 24625125113450902508119 | CHEVRON 00201724 CLEVELAND TN      | \$5.00                  |
| 4-24                              | 4-27      | 24825125115450920025649 | CHEVRON 00201724 CLEVELAND TN      | \$100.00                |

To ensure accuracy, please print clearly using upper-case letters and numbers only.  
Please do not use Red Ink, Gel pens or Pencil.

### CHANGE OF ADDRESS, PHONE, OR E-MAIL

Address \_\_\_\_\_  
 Apt/Bldg# \_\_\_\_\_  
 City \_\_\_\_\_  
 State, ZIP \_\_\_\_\_  
 Home Phone \_\_\_\_\_  
 Work Phone \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 E-mail Address \_\_\_\_\_

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

COLORADO 0111 5020 DMH 07 150514 PAGE 00001 OF 00002

6571

**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.

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

Make checks payable to First National Bank Omaha

Amount of Payment Enclosed

\$ .....

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

2253

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

29628  
0209



4412970156179309 000000003500 000000013647

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition® Visa®

Account Number:  
4412 9701 5617 9309  
Page 001 of 002



**Account Summary**

|                              |                 |
|------------------------------|-----------------|
| Previous Balance .....       | \$90.01         |
| Payments .....               | -\$193.66       |
| Other Credits .....          | -\$0.00         |
| Purchases .....              | +\$240.12       |
| Balance Transfers .....      | +\$0.00         |
| Cash Advances .....          | +\$0.00         |
| Fees Charged .....           | +\$0.00         |
| Interest Charged .....       | +\$0.00         |
| <b>New Balance .....</b>     | <b>\$136.47</b> |
| Statement Closing Date ..... | 01/12/15        |
| Days in Billing Cycle .....  | 31              |
| <br>                         |                 |
| Total Credit Limit .....     | \$3,000.00      |
| Available Credit .....       | \$2,863.00      |
| Cash Limit .....             | \$600.00        |
| Available Cash .....         | \$600.00        |



**Payment Information**

|                               |                         |
|-------------------------------|-------------------------|
| New Balance .....             | \$136.47                |
| Minimum Payment Due .....     | \$35.00                 |
| Past Due Amount .....         | \$0.00                  |
| <b>Payment Due Date .....</b> | <b>February 8, 2015</b> |

**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  | \$136  |

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



**Customer Service**

**Call: Toll Free 1-888-530-3626**

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

Save Time and Stamps  
by Paying Online!

**Visit: [www.fnbomaha.com](http://www.fnbomaha.com)**

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



**CreditWise<sup>SM</sup>**

Keeping up with your credit card bills is just part of the picture when it comes to healthy credit. If you default on your utility bills, that shows up on your report and can translate into higher rates on your other debt as a result -- so make sure to pay every bill, every month.



**REWARDS SUMMARY**

|  |     |
|--|-----|
| Points earned this month on purchases..... | 241 |
| Bonus points earned this month.....        | 0   |
| Total points earned this month.....        | 241 |
| Points redeemed this month.....            | 0   |
| Current point balance.....                 | 838 |

**Remember**

use your credit card for recurring payments like utilities and car payments to increase your rewards earnings. The more you charge, the more you earn to get the rewards you want!

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 |
|-----------------------------------|-----------|---------------------------|---------------------------------------|-------------------------|
| <b>Payments and Other Credits</b> |           |                           |                                       |                         |
| 12-18                             | 12-18     | 74418004352045001041278   | ONLINE PAYMENT THANK YOU              | \$90.01 (CR)            |
| 1-01                              | 1-02      | 74418005002045001132136   | ONLINE PAYMENT THANK YOU              | \$9.84 (CR)             |
| 1-04                              | 1-05      | 74418005005045001153733   | ONLINE PAYMENT THANK YOU              | \$93.81 (CR)            |
| <b>Transactions</b>               |           |                           |                                       |                         |
| 12-30                             | 12-31     | 24435654365401123089937   | GNC #2268 CLEVELAND TN                | \$9.84                  |
| 12-31                             | 1-02      | 24498135001093685581222   | P & M CLEVELAND TN                    | \$4.16                  |
| 12-31                             | 1-02      | 24692164365000828447579 7 | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA | \$86.25                 |
| 1-01                              | 1-02      | 24445005002400085620577   | WM SUPERCENTER #5263 CLEVELAND TN     | \$3.40                  |

To ensure accuracy, please print clearly using upper-case letters and numbers only.  
Please do not use Red Ink, Gel pens or Pencil.

**CHANGE OF ADDRESS, PHONE, OR E-MAIL**

Address \_\_\_\_\_  
 Apt/Bldg# \_\_\_\_\_  
 City \_\_\_\_\_  
 State, ZIP \_\_\_\_\_  
 Home Phone \_\_\_\_\_  
 Work Phone \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 E-mail Address \_\_\_\_\_

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

COLORADO 8110 5045 DMX 07 150113 PAGE 0001 OF 0002 29658

**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 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.

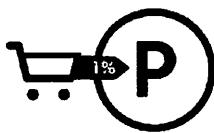
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### Shop

Over 17 million products at everyday low prices



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Members receive 1% back on every purchase



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Use Points like cash to buy the items you want



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**Account Number:**  
4412 9701 5617 9309  
Page 002 of 002

## Transaction Detail

| Trans Date | Post Date | Reference Number          | Transaction Description                | Credits (CR) and Debits |
|------------|-----------|---------------------------|--|-------------------------|
| 1-02       | 1-05      | 24692165002000476602059 7 | PLAYSTATION SONYENTERT 800-345-7669 CA | \$50.00                 |
| 1-06       | 1-07      | 24692165006000418129779 7 | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA  | \$86.47                 |

| Fees                                  |  |               |
|---------------------------------------|--|---------------|
| <b>Total Fees For This Period</b>     |  | <b>\$0.00</b> |
| <b>Interest Charged</b>               |  |               |
| Interest Charge on Purchases          |  | \$0.00        |
| Interest Charge on Cash Advances      |  | \$0.00        |
| Interest Charge on Balances Transfers |  | \$0.00        |
| <b>Total Interest For This Period</b> |  | <b>\$0.00</b> |

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                           | 31             | \$0.00          |
| Cash Advance    | 25.24% (v)                   | \$0.00                           | 31             | \$0.00          |
| Intro Purchases | 0.00%                        | \$64.40                          | 31             | \$0.00          |

## 2015 Total Year-to-Date

|                                |        |
|--------------------------------|--------|
| Total fees charged in 2015     | \$0.00 |
| Total interest charged in 2015 | \$0.00 |

## Additional Information Regarding Your Account

Enclosed please find your 2015 Annual Privacy Notification

**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.

### Count on emergency assistance ... wherever you travel\*

Pack your Visa® Card the next time you take a trip and enjoy access to services like these:

- **Emergency Message Service** relays information to travelers, family members or business associates
- **Medical Referral Assistance** helps you find English-speaking doctors, dentists, and hospitals
- **Legal Referral Assistance** helps if you're detained, have a car accident, need legal assistance, or to coordinate bail payment
- **Emergency Translation Service** provides convenient telephone assistance and helps find local interpreters

\*Certain terms, conditions and exclusions may apply. See your Benefits Guide for further details.

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Account Number: 4412 9701 5617 9309  
 New Balance: ..... \$0.00  
 Minimum Payment Due: ..... \$0.00  
 Payment Due Date: ..... April 8, 2015

2253

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

A203  
 17766

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



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

\$ .....

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  
 Page 001 of 004



Account Summary

Previous Balance ..... \$0.00  
 Payments ..... -\$589.26  
 Other Credits ..... -\$0.00  
 Purchases ..... +\$589.26  
 Balance Transfers ..... +\$0.00  
 Cash Advances ..... +\$0.00  
 Fees Charged ..... +\$0.00  
 Interest Charged ..... +\$0.00  
**New Balance ..... \$0.00**  
 Statement Closing Date ..... 03/12/15  
 Days in Billing Cycle ..... 30  
 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 ..... April 8, 2015**

**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%.



Customer Service Call: Toll Free 1-888-530-3626

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 by Paying Online!

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**Visit: www.fnbomaha.com**  
 Remit to: First National Bank Omaha, P.O. Box 2557, Omaha, NE 68103-2557



Did you know? A big part of your score depends on the percentage of your available credit you're using, so a higher balance can lower that percentage against your available credit limit.



REWARDS SUMMARY

Points earned this month on purchases.....590  
 Bonus points earned this month.....0  
 Total points earned this month.....590  
 Points redeemed this month.....0  
 Current point balance.....1,428

**Remember**  
 use your credit card for recurring payments like utilities and car payments to increase your rewards earnings. The more you charge, the more you earn to get the rewards you want!

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.

Important Information Regarding Your Account

This is a zero balance statement for your information only. No payment is required.



Transaction Detail

| Trans Date                        | Post Date | Reference Number        | Transaction Description               | Credits (CR) and Debits |
|-----------------------------------|-----------|-------------------------|---------------------------------------|-------------------------|
| <b>Payments and Other Credits</b> |           |                         |                                       |                         |
| 3-04                              | 3-04      | 74418005063045001061836 | ONLINE PAYMENT THANK YOU              | \$424.97 (CR)           |
| 3-09                              | 3-09      | 74418005068045001124662 | ONLINE PAYMENT THANK YOU              | \$164.29 (CR)           |
| <b>Transactions</b>               |           |                         |                                       |                         |
| 2-11                              | 2-12      | 24122545042740042810117 | KANGAROO EXP #3589 CLEVELAND TN       | \$36.49                 |
| 2-11                              | 2-13      | 24207855043166203128786 | WILLIAMS CHIROPRACTIC PC CLEVELAND TN | \$35.00                 |

To ensure accuracy, please print clearly using upper-case letters and numbers only.  
Please do not use Red Ink, Gel pens or Pencil.

### CHANGE OF ADDRESS, PHONE, OR E-MAIL

Address \_\_\_\_\_  
Apt/Bldg# \_\_\_\_\_  
City \_\_\_\_\_  
State, ZIP \_\_\_\_\_  
Home Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
E-mail Address \_\_\_\_\_

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

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**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.

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### BILLING RIGHTS SUMMARY

#### What To Do If You Think You Find a Mistake on Your Statement

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- **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.

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## Millions of Top Products at Your Fingertips!

Have fun while shopping! You can really find anything that you are looking for on *Rakuten.com* and discover new products in fun ways.



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Account Number:  
4412 9701 5617 9309  
Page 002 of 004

### Transaction Detail

| Trans Date | Post Date | Reference Number          | Transaction Description                  | Credits (CR) and Debits |
|------------|-----------|---------------------------|--|-------------------------|
| 2-15       | 2-17      | 24445005047100259343072   | WENDY'S CLEVELAND TN                     | \$4.05                  |
| 2-15       | 2-17      | 24316055047548865056234   | SHELL OIL 57545872806 CLEVELAND TN       | \$7.65                  |
| 2-16       | 2-17      | 24801975047006000765426   | ISLAND OASIS EXPRESS CLEVELAND TN        | \$6.04                  |
| 2-16       | 2-17      | 24122545048740048360046   | KANGAROO EXP #3628 CLEVELAND TN          | \$2.68                  |
| 2-12       | 2-17      | 24226385044360728917781   | WAL-MART #5263 CLEVELAND TN              | \$64.50                 |
| 2-14       | 2-17      | 24316055046548012047079   | SHELL OIL 57546520305 OOLTEWAH TN        | \$70.00                 |
| 2-17       | 2-18      | 24801975048006000765706   | ISLAND OASIS EXPRESS CLEVELAND TN        | \$7.13                  |
| 2-17       | 2-19      | 24427335049710011031210   | CHICK-FIL-A #01157 CLEVELAND TN          | \$7.85                  |
| 2-24       | 2-25      | 24801975055006000770607   | ISLAND OASIS EXPRESS CLEVELAND TN        | \$7.90                  |
| 2-24       | 2-25      | 24801975055006000770599   | ISLAND OASIS EXPRESS CLEVELAND TN        | \$44.67                 |
| 2-24       | 2-26      | 24427335056710012217172   | CHICK-FIL-A #01157 CLEVELAND TN          | \$13.15                 |
| 2-25       | 2-27      | 24610435057010174839754   | THE HOME DEPOT #0743 CLEVELAND TN        | \$30.01                 |
| 2-25       | 2-27      | 24316055057548994027665   | SHELL OIL 57545872806 CLEVELAND TN       | \$70.00                 |
| 2-28       | 3-02      | 24427335060710014990044   | CHICK-FIL-A #01157 CLEVELAND TN          | \$7.85                  |
| 2-27       | 3-02      | 24122545058740058970426   | KANGAROO EXP #3546 CLEVELAND TN          | \$10.00                 |
| 3-02       | 3-04      | 24445005062100271180080 7 | WPY*Smith family rest in 855-469-3729 CA | \$50.00                 |
| 3-02       | 3-04      | 24610435062010173107925   | THE HOME DEPOT 137 DALTON GA             | \$32.07                 |
| 3-04       | 3-05      | 24046035064000009974325   | CHEVRON 00205722 CARTERSVILLE GA         | \$51.91                 |
| 3-04       | 3-06      | 24625125064450480456029   | CHEVRON 00205722 CARTERSVILLE GA         | \$10.31                 |
| 3-04       | 3-06      | 24072805064091859000603   | PCA ATLANTA LOT 16 ATLANTA GA            | \$10.00                 |
| 3-04       | 3-06      | 24072805064091859000611   | PCA ATLANTA LOT 16 ATLANTA GA            | \$10.00                 |

| Fees                                  |  |               |
|---------------------------------------|--|---------------|
| <b>Total Fees For This Period</b>     |  | <b>\$0.00</b> |
| <b>Interest Charged</b>               |  |               |
| Interest Charge on Purchases          |  | \$0.00        |
| Interest Charge on Cash Advances      |  | \$0.00        |
| Interest Charge on Balances Transfers |  | \$0.00        |
| <b>Total Interest For This Period</b> |  | <b>\$0.00</b> |

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                           | 30             | \$0.00          |
| Cash Advance    | 25.24% (v)                   | \$0.00                           | 30             | \$0.00          |
| Intro Purchases | 0.00%                        | \$230.24                         | 30             | \$0.00          |

### 2015 Total Year-to-Date

Total fees charged in 2015 ..... \$0.00  
Total interest charged in 2015 ..... \$0.00

### Additional Information Regarding Your Account

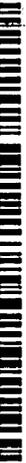
If you are an **active duty member of the United States Military**, you may be eligible for additional benefits on your credit card(s) under the Servicemembers Civil Relief Act (SCRA).

Visit [fnbomaha.com/scra](http://fnbomaha.com/scra) or call 855-868-8446 for more details.

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## STREAMLINE YOUR BILLS



## Pay bills with your credit card!

Your credit card is the faster, easier way to pay your monthly and recurring bills. There's no need to write checks, buy stamps or worry about delays in the mail. Plus you can view all your payments in one place on your monthly card statement.

*Pay all kinds of bills with your credit card. Here's how:*

- 1. Contact** the companies that send you bills. Be sure to have your bill handy.
- 2. Pay** with your credit card. You can even schedule automatic payments.
- 3. Relax** knowing your bills are paid on time.

**Account Number:**  
4412 9701 5617 9309  
Page 003 of 004

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### 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.*

#### **You're always protected against fraud as a cardmember**

With Visa® Zero Liability\*, you won't be held responsible for fraudulent charges made with your card. You're covered if your card - or its number - is stolen and used without your approval.

\*Restrictions, limitations, and exclusions may apply. See your Benefits Guide for details. Visa's Zero Liability policy covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit [www.visa.com/security](http://www.visa.com/security).

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Use these checks on balance transfers by 5/5/2015 to receive a low 1.99% APR\* with this offer through March 2016! Then a variable 18.99% APR based on the Prime Rate.

| Interest and Fee Information                         |   |
|--|---|
| <b>APR</b> APR for Check and Qualifying Transactions | 1.99% (Promotional APR through your March 2016 billing cycle) on balance transfers made by 5/5/2015. After that you'll be charged a BT Special Offer APR of 18.99% variable based on the Prime Rate.                      |
| <b>DATE</b> Use by Date                              | You must use the checks and qualifying transactions must post to your account by 5/5/2015 for the promotional APR and fee to apply.   |
| <b>\$</b> Fee  | Either \$10 or 3% of the amount of each transaction, whichever is greater. For non-qualifying transactions or after 5/5/2015, either \$10 or 5.00% of the amount of each transfer, whichever is greater, will be applied. |
| <b>%</b> Paying Interest                             | We will begin charging interest on these checks and qualifying transactions on the transaction date.  |

To determine this BT Special Offer APR, we add a margin of 15.74% to the Prime Rate. The Prime Rate as of 3/1/2015 was 3.25% and the current daily periodic rate for this APR is 0.0520%. This APR will vary with the market based on the Prime Rate.

**\*IMPORTANT INFORMATION:**

Use check #4756 or check #4757 to receive an **ANNUAL PERCENTAGE RATE** of 1.99% on qualifying transactions (a daily periodic rate of 0.0055%) through the last day of your billing cycle ending in March 2016. For transactions and Balance Transfers made after 5/5/2015, you will be charged a Balance Transfer APR of 18.99% variable based on the Prime Rate. This APR does not apply to purchases and cash advances made with your credit card. In order to keep this rate, you must make payments to us when due, stay within your credit limit, and not make payments to us that are dishonored for any reason. Any APR labeled as "fixed" will not increase for any reason. We may change Account terms for certain new transactions if your credit profile changes or for other reasons described in your Cardmember Agreement and increase certain other APRs on certain Account balances if you are more than 60 days late in making a required minimum payment. All changes in terms will be subject to the requirements and limitations of applicable law. Payments in excess of your minimum payment are generally applied to Account balances with higher APRs first, then to balances with lower APRs. Your Account payments may be applied in the order we select, subject to applicable law. See reverse side for Additional Important Information.

**Please note you must pay your entire statement balance (including introductory or special offer balances) in full by the payment due date to avoid losing the grace period (being assessed interest at the disclosed APR) on new purchases.**

4756  
76-1401/1049

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

DATE \_\_\_\_\_

\$

PAY TO THE ORDER OF \_\_\_\_\_

Dollars Security features included. Details on back.

First National Bank  
Omaha

Expiration Date: 05/05/2015 970156179309

PAYABLE THROUGH FIRST NATIONAL BANK (1040) - OMAHA, NE  
FIRST NATIONAL BANK FREMONT - FREMONT, NE

MEMO \_\_\_\_\_

\_\_\_\_\_  
CARDHOLDER SIGNATURE

⑆ 1049 140 18 097740 7556979 4886 1

4757  
76-1401/1049

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

DATE \_\_\_\_\_

\$

PAY TO THE ORDER OF \_\_\_\_\_

Dollars Security features included. Details on back.

First National Bank  
Omaha

Expiration Date: 05/05/2015 970156179309

PAYABLE THROUGH FIRST NATIONAL BANK (1040) - OMAHA, NE  
FIRST NATIONAL BANK FREMONT - FREMONT, NE

MEMO \_\_\_\_\_

\_\_\_\_\_  
CARDHOLDER SIGNATURE

⑆ 1049 140 18 097740 7556979 4886 1

**\*ADDITIONAL IMPORTANT INFORMATION:**

- These transactions are subject to our approval based upon your Account status, available credit, credit history, and other factors.
- These transactions will appear on your statement as a Balance Transfer (BT) Special Offer balance and will be treated as a Special Offer balance category.
- Checks and this offer will be void after the "Use By Date" of May 5, 2015.
- The fee for qualifying transactions will appear on your statement as a balance transfer fee and you will generally be required to pay the fee as part of the required minimum payment in the billing cycle in which the balance transfer is posted to your account. In some instances, only part of the balance transfer fee will be payable in the first billing cycle, and the balance of the fee may be included as part of subsequent required minimum payments.
- These transactions cannot be used to make payments on your Account or any other First Bankcard or First National Bank of Omaha account.
- You will not earn reward points for these transactions.
- Except as otherwise provided above, all the terms of your Cardmember Agreement remain in full force and effect.

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ENDORSE HERE  
X

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE  
X

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

FEDERAL RESERVE BOARD OF GOVERNORS REG. CO

**U** The security features listed below as well as those not listed, exceed industry guidelines.

**Security Features:**  
 MicroPrint Signature Line  
 Security Screen

**Results of document alterations:**  
 • Small type in signature line appears as dotted line when photocopied  
 • Absence of Original Document verbiage on back of check

FEDERAL RESERVE BOARD OF GOVERNORS REG. CO

**U** The security features listed below as well as those not listed, exceed industry guidelines.

**Security Features:**  
 MicroPrint Signature Line  
 Security Screen

**Results of document alterations:**  
 • Small type in signature line appears as dotted line when photocopied  
 • Absence of Original Document verbiage on back of check



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

Make checks payable to First National Bank Omaha

Amount of Payment Enclosed

\$

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

2253

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

11168  
A204



4412970156179309 000000004700 000000239365

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition® Visa®

Account Number:  
4412 9701 5617 9309  
Page 001 of 002



**Account Summary**

|                                       |                   |
|---------------------------------------|-------------------|
| Previous Balance .....                | \$0.00            |
| Payments .....                        | -\$100.00         |
| Other Credits .....                   | -\$0.00           |
| Purchases .....                       | +\$2,493.65       |
| Balance Transfers .....               | +\$0.00           |
| Cash Advances .....                   | +\$0.00           |
| Fees Charged .....                    | +\$0.00           |
| Interest Charged .....                | +\$0.00           |
| <b>New Balance .....</b>              | <b>\$2,393.65</b> |
| Statement Closing Date ..... 04/13/15 |                   |
| Days in Billing Cycle ..... 32        |                   |
|                                       |                   |
| Total Credit Limit .....              | \$3,600.00        |
| Available Credit .....                | \$1,206.00        |
| Cash Limit .....                      | \$750.00          |
| Available Cash .....                  | \$750.00          |



**Payment Information**

|                               |                    |
|-------------------------------|--------------------|
| New Balance .....             | \$2,393.65         |
| Minimum Payment Due .....     | \$47.00            |
| Past Due Amount .....         | \$0.00             |
| <b>Payment Due Date .....</b> | <b>May 8, 2015</b> |

**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%.



**Customer Service**

Call: Toll Free 1-888-530-3626

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

Save Time and Stamps  
by Paying Online!

Visit: [www.fnbomaha.com](http://www.fnbomaha.com)

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



**CreditWise<sup>SM</sup>**

**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..... | 2,494 |
| Bonus points earned this month.....        | 0     |
| Total points earned this month.....        | 2,494 |
| Points redeemed this month.....            | 0     |
| Current point balance.....                 | 3,922 |

Are you getting ready to plan your summer vacation? Book your summer travel on your credit card and maximize your reward earnings!

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 |
|-----------------------------------|-----------|---------------------------|---|-------------------------|
| <b>Payments and Other Credits</b> |           |                           |   |                         |
| 4-06                              | 4-06      | 74418005096045001132265   | ONLINE PAYMENT THANK YOU                | \$100.00 (CR)           |
| <b>Transactions</b>               |           |                           |   |                         |
| 3-18                              | 3-20      | 24445005078100286779456   | WENDY'S CLEVELAND TN                    | \$2.29                  |
| 3-19                              | 3-20      | 24692165078000231717084 1 | IN *RICOMA INTERNATIONAL 305-4184421 FL | \$1,345.00              |
| 3-24                              | 3-25      | 24122545083740083640241   | KANGAROO EXP #3589 CLEVELAND TN         | \$5.15                  |
| 3-24                              | 3-26      | 24188165084286599900132   | BURGER KING #4959 CLEVELAND TN          | \$9.64                  |
| 3-26                              | 3-27      | 24231685086200488301377   | CHILI'S CLEVELAND CLEVELAND TN          | \$51.60                 |

To ensure accuracy, please print clearly using upper-case letters and numbers only.  
Please do not use Red Ink, Gel pens or Pencil.

### CHANGE OF ADDRESS, PHONE, OR E-MAIL

Address \_\_\_\_\_  
 Apt/Bldg# \_\_\_\_\_  
 City \_\_\_\_\_  
 State, ZIP \_\_\_\_\_  
 Home Phone \_\_\_\_\_  
 Work Phone \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 E-mail Address \_\_\_\_\_

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

**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.

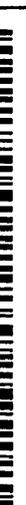
**Liability for Unauthorized Use:** If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-602-6098 or call us at 1-800-688-7070. You will not be liable for any 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.

COLR043D 611D 5066 DMH 07 156414 PAGE 0001 OF 0002

11166



2-1-8-0

# THANKS

for being our  
cardmember!

We're proud to be your credit card of choice. And we're here for you as your financial needs change. Count on us for practical solutions to any financial challenge you face.

Contact us 24 hours a day by phone or online.

Account Number:  
4412 9701 5617 9309  
Page 002 of 002

## Transaction Detail

| Trans Date | Post Date | Reference Number        | Transaction Description                | Credits (CR) and Debits |
|------------|-----------|-------------------------|--|-------------------------|
| 3-26       | 3-30      | 24445005086200104405415 | UHI*U-HAUL-NORRIS-TOWIN # CLEVELAND TN | \$85.58                 |
| 3-26       | 3-30      | 24610435086004129202452 | BEST WESTERN HOTELS MCDON MCDONOUGH GA | \$103.49                |
| 3-24       | 3-30      | 24275305087622000015329 | PENSKE CHATTANOOGA CHATTANOOGA TN      | \$571.14                |
| 3-27       | 3-30      | 24275305087622000015386 | PENSKE CHATTANOOGA CHATTANOOGA TN      | \$117.84                |
| 4-02       | 4-03      | 24224435093104005470980 | EL CAZADOR MEXICAN CLEVELAND TN        | \$52.09                 |
| 4-03       | 4-06      | 24122545093740093070189 | KANGAROO EXP #3603 CLEVELAND TN        | \$45.83                 |
| 4-07       | 4-08      | 24164075097418194490852 | USPS471704750050590447 CLEVELAND TN    | \$9.80                  |
| 4-09       | 4-10      | 24164075099418160096798 | USPS 47156906035809003 CHATTANOOGA TN  | \$5.26                  |
| 4-09       | 4-10      | 24445005100400111916956 | WM SUPERCENTER #5263 CLEVELAND TN      | \$20.56                 |
| 4-09       | 4-10      | 24427335099720055430516 | MCDONALD'S F6843 CLEVELAND TN          | \$3.28                  |
| 4-09       | 4-10      | 24427335099720055431233 | MCDONALD'S F6843 CLEVELAND TN          | \$14.89                 |
| 4-09       | 4-10      | 24801975099006000810617 | ISLAND OASIS EXPRESS CLEVELAND TN      | \$50.21                 |

Fees  
Total Fees For This Period \$0.00

Interest Charged

|                                       |               |
|---------------------------------------|---------------|
| Interest Charge on Purchases          | \$0.00        |
| Interest Charge on Cash Advances      | \$0.00        |
| Interest Charge on Balances Transfers | \$0.00        |
| <b>Total Interest For This Period</b> | <b>\$0.00</b> |

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                           | 32             | \$0.00          |
| Cash Advance    | 25.24% (v)                   | \$0.00                           | 32             | \$0.00          |
| Intro Purchases | 0.00%                        | \$1,715.59                       | 32             | \$0.00          |

## 2015 Total Year-to-Date

Total fees charged in 2015 ..... \$0.00  
Total interest charged in 2015 ..... \$0.00

## Additional Information Regarding Your Account

CONGRATULATIONS! We have raised your credit limit!  
Your new credit limit is \$3,600.00. Your cash limit is \$750.00.  
Your cash limit is the part of your total credit limit that can be used for cash type transactions.  
You can still use your total credit limit for purchases.

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

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

2253

A206  
20765

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



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



4412970156179309 0000000001130 0000000001130

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

**Platinum Edition® Visa®**

Account Number:  
4412 9701 5617 9309  
Page 001 of 003



**Account Summary**



**Payment Information**

Previous Balance ..... \$2,623.74  
Payments ..... -\$3,619.60  
Other Credits ..... -\$25.00  
Purchases ..... +\$1,020.86  
Balance Transfers ..... +\$0.00  
Cash Advances ..... +\$0.00  
Fees Charged ..... +\$0.00  
Interest Charged ..... +\$11.30  
**New Balance ..... \$11.30**  
  
Statement Closing Date ..... 06/11/15  
Days in Billing Cycle ..... 29

New Balance ..... \$11.30  
Minimum Payment Due ..... \$11.30  
Past Due Amount ..... \$0.00  
Payment Due Date ..... **July 8, 2015**

**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%.

Total Credit Limit ..... \$3,600.00  
Available Credit ..... \$3,588.00  
Cash Limit ..... \$750.00  
Available Cash ..... \$750.00



**Customer Service**

**Call: Toll Free 1-888-530-3626**

Save Time and Stamps  
by Paying Online!

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

**Visit: [www.fnbomaha.com](http://www.fnbomaha.com)**

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



Did you know that a good credit score may help you land a better job? Many employers check credit histories of prospective employees, so responsible credit management can help you sleep better- and even live better!



**REWARDS SUMMARY**

Points earned this month on purchases.....1,021  
Bonus points earned this month.....0  
Total points earned this month.....1,021  
Points redeemed this month.....0  
Current point balance.....5,109

Are you getting ready to plan your summer vacation? Book your summer travel on your credit card and maximize your reward earnings!

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 |
|-----------------------------------|-----------|-------------------------|---------------------------------|-------------------------|
| <b>Payments and Other Credits</b> |           |                         |                                 |                         |
| 5-14                              | 5-14      | 74418005134026134002173 | PMT DISHONORED FEE REV OMAHA NE | \$25.00 (CR)            |
| 5-20                              | 5-20      | 74418005140045001053004 | ONLINE PAYMENT THANK YOU        | \$1,000.00 (CR)         |
| 5-22                              | 5-22      | 74418005142045001065378 | ONLINE PAYMENT THANK YOU        | \$1,400.00 (CR)         |
| 5-24                              | 5-26      | 74418005146045001105816 | ONLINE PAYMENT THANK YOU        | \$198.74 (CR)           |
| 5-30                              | 6-01      | 74418005152045001140343 | ONLINE PAYMENT THANK YOU        | \$737.22 (CR)           |
| 6-03                              | 6-03      | 74418005154045001066074 | ONLINE PAYMENT THANK YOU        | \$104.42 (CR)           |
| 6-05                              | 6-05      | 74418005156045001084588 | ONLINE PAYMENT THANK YOU        | \$151.42 (CR)           |
| 6-07                              | 6-08      | 74418005159045001136989 | ONLINE PAYMENT THANK YOU        | \$27.80 (CR)            |

To ensure accuracy, please print clearly using upper-case letters and numbers only.  
Please do not use Red Ink, Gel pens or Pencil.

## CHANGE OF ADDRESS, PHONE, OR E-MAIL

Address \_\_\_\_\_  
Apt/Bldg# \_\_\_\_\_  
City \_\_\_\_\_  
State, ZIP \_\_\_\_\_  
Home Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
E-mail Address \_\_\_\_\_

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

**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.

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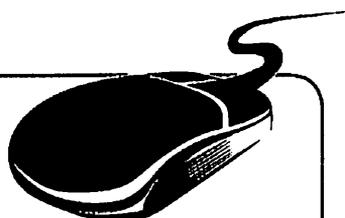
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**Information Provided to Credit Bureaus:** Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think 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



Log on anytime — day or night

Account Number:  
4412 9701 5617 9309  
Page 002 of 003

## Transaction Detail

| Trans Date          | Post Date | Reference Number          | Transaction Description                 | Credits (CR) and Debits |
|---------------------|-----------|---------------------------|---|-------------------------|
| <b>Transactions</b> |           |                           |   |                         |
| 5-28                | 5-29      | 24643735148980007166689   | MILL AND MINE SUPPLY CO, CHATTANOOGA TN | \$518.50                |
| 5-28                | 5-29      | 24755425148261486108357   | ARMSTRONG RELOCATION OOLTEWAH TN        | \$218.72                |
| 5-31                | 6-01      | 24299105151003245237811   | MARATHON PETRO129684 CLEVELAND TN       | \$5.88                  |
| 5-29                | 6-01      | 24755425149291491997741 1 | OCOEE UTILITY DISTRICT 423-5598505 TN   | \$45.85                 |
| 6-01                | 6-02      | 24046035152000145037204   | CHEVRON 00201724 CLEVELAND TN           | \$52.69                 |
| 6-02                | 6-03      | 24445005154000385357955 1 | DOMINO'S 5462 423-870-8344 TN           | \$45.24                 |
| 6-02                | 6-03      | 24122545153740153910263   | MAPCO #3669 SIGNAL MOUNTA TN            | \$23.08                 |
| 6-03                | 6-04      | 24247605154300461779750 1 | NATIONWIDE GLASS CLEVELAND TN           | \$23.94                 |
| 6-03                | 6-04      | 24122545154740154610473   | MAPCO #3530 CHATTANOOGA TN              | \$1.71                  |
| 6-03                | 6-04      | 24122545154740154610481   | MAPCO #3530 CHATTANOOGA TN              | \$57.45                 |
| 6-03                | 6-05      | 24071055155330137212892   | HAMILTON PLACE CAR WAS CHATTANOOGA TN   | \$27.80                 |

| Fees                                  |  |                |
|---------------------------------------|--|----------------|
| <b>Total Fees For This Period</b>     |  | <b>\$0.00</b>  |
| <b>Interest Charged</b>               |  |                |
| Interest Charge on Purchases          |  | \$11.30        |
| Interest Charge on Cash Advances      |  | \$0.00         |
| Interest Charge on Balances Transfers |  | \$0.00         |
| <b>Total Interest For This Period</b> |  | <b>\$11.30</b> |

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)                   | \$80.11                          | 29             | \$1.20          |
| Cash Advance    | 25.24% (v)                   | \$0.00                           | 29             | \$0.00          |
| Intro Purchases | 18.99% (v)                   | \$670.18                         | 29             | \$10.10         |

### 2015 Total Year-to-Date

Total fees charged in 2015 ..... \$0.00  
Total interest charged in 2015 ..... \$50.93

### Additional Information Regarding Your Account

If you are an **active duty member of the United States Military**, you may be eligible for additional benefits on your credit card(s) under the Servicemembers Civil Relief Act (SCRA).

Visit [fnbomaha.com/scra](http://fnbomaha.com/scra) or call 855-868-8446 for more details.

**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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Use these checks on balance transfers by 8/4/2015 to receive a low 5.99% APR\* with this offer through June 2016! Then a variable 18.99% APR based on the Prime Rate.

| Interest and Fee Information                         |  |
|--|--|
| <b>APR</b> APR for Check and Qualifying Transactions | 5.99% (Promotional APR through your June 2016 billing cycle) on balance transfers made by 8/4/2015. After that you'll be charged a BT Special Offer APR of 18.99% variable based on the Prime Rate.                      |
| <b>U-D</b> Use by Date                               | You must use the checks and qualifying transactions must post to your account by 8/4/2015 for the promotional APR and fee to apply.  |
| <b>\$</b> Fee  | Either \$10 or 3% of the amount of each transaction, whichever is greater. For non-qualifying transactions or after 8/4/2015, either \$10 or 5.00% of the amount of each transfer, whichever is greater will be applied. |
| <b>%</b> Paying Interest                             | We will begin charging interest on these checks and qualifying transactions on the transaction date.   |

To determine this BT Special Offer APR, we add a margin of 15.74% to the Prime Rate. The Prime Rate as of 6/1/2015 was 3.25% and the current daily periodic rate for this APR is 0.0520%. This APR will vary with the market based on the Prime Rate.

**\*IMPORTANT INFORMATION:**

Use check #4774 or check #4775 to receive an **ANNUAL PERCENTAGE RATE** of 5.99% on qualifying transactions (a daily periodic rate of 0.0164%) through the last day of your billing cycle ending in June 2016. For transactions and Balance Transfers made after 8/4/2015, you will be charged a Balance Transfer APR of 18.99% variable based on the Prime Rate. This APR does not apply to purchases and cash advances made with your credit card. We reserve the right to change your account terms for reasons described in your Cardmember Agreement. Any APR labeled as "fixed" will not increase for any reason. See reverse side for Additional Important Information.

**Please note you must pay your entire statement balance (including introductory or special offer balances) in full by the payment due date to avoid losing the grace period (being assessed interest at the disclosed APR) on new purchases.**

4774  
76-1401/1049

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

DATE \_\_\_\_\_

\$

PAY TO THE ORDER OF \_\_\_\_\_

Dollars  Security features included. Details on back.

 **First National Bank**  
Omaha  
PAYABLE THROUGH FIRST NATIONAL BANK (1040) - OMAHA, NE  
FIRST NATIONAL BANK FREMONT - FREMONT, NE

Expiration Date: 08/04/2015 970156179309

MEMO \_\_\_\_\_

\_\_\_\_\_  
CARDHOLDER SIGNATURE

⑆ 1049 140 18 ⑆ 0977407556979 ⑆ 9086 1

4775  
76-1401/1049

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

DATE \_\_\_\_\_

\$

PAY TO THE ORDER OF \_\_\_\_\_

Dollars  Security features included. Details on back.

 **First National Bank**  
Omaha  
PAYABLE THROUGH FIRST NATIONAL BANK (1040) - OMAHA, NE  
FIRST NATIONAL BANK FREMONT - FREMONT, NE

Expiration Date: 08/04/2015 970156179309

MEMO \_\_\_\_\_

\_\_\_\_\_  
CARDHOLDER SIGNATURE

⑆ 1049 140 18 ⑆ 0977407556979 ⑆ 9086 1

**\*ADDITIONAL IMPORTANT INFORMATION:**

- These transactions are subject to our approval based upon your Account status, available credit, credit history, and other factors.
- These transactions will appear on your statement as Balance Transfer (BT) Special Offer balances and will be treated as a Special Offer balance category.
- Checks and this offer will be void after the "Use By Date" of August 4, 2015.
- The fee for qualifying transactions will appear on your statement as a balance transfer fee and you will generally be required to pay the fee as part of the required minimum payment in the billing cycle in which the balance transfer is posted to your account. In some instances, only part of the balance transfer fee will be payable in the first billing cycle, and the balance of the fee may be included as part of subsequent required minimum payments.
- These transactions cannot be used to make payments on your Account or any other First Bankcard or First National Bank of Omaha account.
- You will not earn reward points for these transactions.
- Except as otherwise provided above, all the terms of your Cardmember Agreement remain in full force and effect.

COLORADO 8110 5034 DMH 07 150611 PAGE 00003 OF 00003

20765

ENDORSE HERE  
X

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE  
X

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

FEDERAL RESERVE BOARD OF GOVERNORS REG. CO

 The security features listed below as well as those not listed, exceed industry guidelines.

**Security Features:**  
 MicroPrint Signature Line  
 Security Screen

**Results of document attention:**  
 • Small type in signature line appears as dotted line when photocopied  
 • Absence of Original Document Verbiage on back of check

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 Security Screen

**Results of document attention:**  
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① First National Bank  
Omaha

*Brandon TankOS*

2253

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



**VISA**

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

15794

A207

Account Number: 4412 9701 5617 9309

New Balance: \$74.92

Minimum Payment Due: \$35.00

Payment Due Date: August 8, 2015

Make checks payable to First National Bank Omaha

Amount of Payment Enclosed

\$

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

4412970156179309

0000000003500

0000000007492

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition® Visa®



**Account Summary**

|                          |                |
|--------------------------|----------------|
| Previous Balance .....   | \$11.30        |
| Payments .....           | -\$2,130.44    |
| Other Credits .....      | -\$50.93       |
| Purchases .....          | +\$2,244.99    |
| Balance Transfers .....  | +\$0.00        |
| Cash Advances .....      | +\$0.00        |
| Fees Charged .....       | +\$0.00        |
| Interest Charged .....   | +\$0.00        |
| <b>New Balance .....</b> | <b>\$74.92</b> |

Statement Closing Date ..... 07/13/15

Days in Billing Cycle ..... 32

Total Credit Limit ..... \$3,600.00

Available Credit ..... \$3,525.00

Cash Limit ..... \$750.00

Available Cash ..... \$750.00



**Payment Information**

|                               |                       |
|-------------------------------|-----------------------|
| New Balance .....             | \$74.92               |
| Minimum Payment Due .....     | \$35.00               |
| Past Due Amount .....         | \$0.00                |
| <b>Payment Due Date .....</b> | <b>August 8, 2015</b> |

⚠ **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 Number:  
4412 9701 5617 9309  
Page 001 of 002

To ensure accuracy, please print clearly using upper-case letters and numbers only.  
Please do not use Red Ink, Gel pens or Pencil.

## CHANGE OF ADDRESS, PHONE, OR E-MAIL

Address \_\_\_\_\_  
Apt/Bldg# \_\_\_\_\_  
City \_\_\_\_\_  
State, ZIP \_\_\_\_\_  
Home Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
E-mail Address \_\_\_\_\_

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

**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.

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**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.

### 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:
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  - 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.
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Account Number: 4412 9701 5617 9309  
 New Balance: ..... \$5.65  
 Minimum Payment Due: ..... \$5.65  
 Payment Due Date: ..... September 8, 2015

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

A208  
 3378



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



4412970156179309 000000000565 000000000565

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition® Visa®

Account Number:  
 4412 9701 5617 9309  
 Page 001 of 004



Account Summary

Previous Balance ..... \$74.92  
 Payments ..... -\$1,620.84  
 Other Credits ..... -\$15.00  
 Purchases ..... +\$1,566.57  
 Balance Transfers ..... +\$0.00  
 Cash Advances ..... +\$0.00  
 Fees Charged ..... +\$0.00  
 Interest Charged ..... +\$0.00  
**New Balance ..... \$5.65**

Statement Closing Date ..... 08/12/15  
 Days in Billing Cycle ..... 30

Total Credit Limit ..... \$3,600.00  
 Available Credit ..... \$3,594.00  
 Cash Limit ..... \$750.00  
 Available Cash ..... \$750.00



Payment Information

New Balance ..... \$5.65  
 Minimum Payment Due ..... \$5.65  
 Past Due Amount ..... \$0.00  
**Payment Due Date ..... September 8, 2015**

**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%.

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## CHANGE OF ADDRESS, PHONE, OR E-MAIL

Address \_\_\_\_\_  
Apt/Bldg# \_\_\_\_\_  
City \_\_\_\_\_  
State, ZIP \_\_\_\_\_  
Home Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
E-mail Address \_\_\_\_\_

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

COLR045B 0110 5102 DKH

07 150813 PAGE 0001 OF 0004

3376

**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.

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① First National Bank  
Omaha

VISA

Account Number: 4412 9701 5617 9309  
New Balance: ..... \$360.23  
Minimum Payment Due: ..... \$35.00  
Payment Due Date: ..... October 8, 2015

2253

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

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

6209  
7675

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

\$

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



4412970156179309 0000000003500 0000000036023

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition® Visa®



### Account Summary

Previous Balance ..... \$5.65  
Payments ..... -\$3,463.06  
Other Credits ..... -\$0.00  
Purchases ..... +\$3,817.64  
Balance Transfers ..... +\$0.00  
Cash Advances ..... +\$0.00  
Fees Charged ..... +\$0.00  
Interest Charged ..... +\$0.00  
**New Balance ..... \$360.23**

Statement Closing Date ..... 09/11/15  
Days in Billing Cycle ..... 30

Total Credit Limit ..... \$3,600.00  
Available Credit ..... \$3,239.00  
Cash Limit ..... \$750.00  
Available Cash ..... \$750.00



### Payment Information

New Balance ..... \$360.23  
Minimum Payment Due ..... \$35.00  
Past Due Amount ..... \$0.00  
Payment Due Date ..... **October 8, 2015**

Ⓢ **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 Number:  
4412 9701 5617 9309  
Page 001 of 004

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## CHANGE OF ADDRESS, PHONE, OR E-MAIL

Address \_\_\_\_\_  
Apt/Bldg# \_\_\_\_\_  
City \_\_\_\_\_  
State, ZIP \_\_\_\_\_  
Home Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
E-mail Address \_\_\_\_\_

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 **First National Bank**  
Omaha

**VISA**

Account Number: 4412 9701 5617 9309  
New Balance: ..... \$431.39  
Minimum Payment Due: ..... \$35.00  
Payment Due Date: ..... **November 8, 2015**

2253

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

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

A210  
1302

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

\$ .....

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



4412970156179309 0000000003500 0000000043139

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

**Platinum Edition® Visa®**

**Account Number:**  
4412 9701 5617 9309  
Page 001 of 004



### Account Summary

Previous Balance ..... \$360.23  
Payments ..... -\$1,993.18  
Other Credits ..... -\$30.00  
Purchases ..... +\$2,075.34  
Balance Transfers ..... +\$0.00  
Cash Advances ..... +\$0.00  
Fees Charged ..... +\$19.00  
Interest Charged ..... +\$0.00  
**New Balance ..... \$431.39**

Statement Closing Date ..... 10/14/15  
Days in Billing Cycle ..... 33

Total Credit Limit ..... \$3,900.00  
Available Credit ..... \$3,468.00  
Cash Limit ..... \$800.00  
Available Cash ..... \$800.00



### Payment Information

New Balance ..... \$431.39  
Minimum Payment Due ..... \$35.00  
Past Due Amount ..... \$0.00  
**Payment Due Date ..... November 8, 2015**

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Address \_\_\_\_\_  
Apt/Bldg# \_\_\_\_\_  
City \_\_\_\_\_  
State, ZIP \_\_\_\_\_  
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 **First National Bank**  
Omaha

**VISA**

**Account Number:** 4412 9701 5617 9309  
**New Balance:** ..... \$544.11  
**Minimum Payment Due:** ..... \$35.00  
**Payment Due Date:** ..... **December 8, 2015**

Make checks payable to First National Bank Omaha

Amount of Payment Enclosed

\$ .....

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

2253

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

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

A211  
2186



4412970156179309 000000003500 0000000054411

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

**Platinum Edition® Visa®**



### Account Summary

Previous Balance ..... \$431.39  
Payments ..... -\$2,390.69  
Other Credits ..... -\$3.38  
Purchases ..... +\$2,506.79  
Balance Transfers ..... +\$0.00  
Cash Advances ..... +\$0.00  
Fees Charged ..... +\$0.00  
Interest Charged ..... +\$0.00  
**New Balance ..... \$544.11**

Statement Closing Date ..... 11/12/15  
Days in Billing Cycle ..... 29

Total Credit Limit ..... \$3,900.00  
Available Credit ..... \$3,355.00  
Cash Limit ..... \$800.00  
Available Cash ..... \$800.00



### Payment Information

**New Balance ..... \$544.11**  
**Minimum Payment Due ..... \$35.00**  
**Past Due Amount ..... \$0.00**  
**Payment Due Date ..... December 8, 2015**

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**Account Number:**  
4412 9701 5617 9309  
Page 001 of 003

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Address \_\_\_\_\_  
Apt/Bldg# \_\_\_\_\_  
City \_\_\_\_\_  
State, ZIP \_\_\_\_\_  
Home Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
E-mail Address \_\_\_\_\_

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

**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.

### 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 getting mailed to

# OUR COMMITMENT TO YOU

We are committed to providing our customers with quality products, superior service, and our continued support and respect.

Account Number:  
4412 9701 5617 9309  
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## Transaction Detail

| Trans Date                            | Post Date | Reference Number        | Transaction Description | Credits (CR) and Debits |
|---------------------------------------|-----------|-------------------------|-------------------------|-------------------------|
| Fees                                  |           |                         |                         |                         |
| 5-13                                  | 5-13      | 74412975133000133080110 | PMT DISHONORED FEE      | \$25.00                 |
| <b>Total Fees For This Period</b>     |           |                         |                         | <b>\$25.00</b>          |
| <b>Interest Charged</b>               |           |                         |                         |                         |
| Interest Charge on Purchases          |           |                         |                         | \$39.63                 |
| Interest Charge on Cash Advances      |           |                         |                         | \$0.00                  |
| Interest Charge on Balances Transfers |           |                         |                         | \$0.00                  |
| <b>Total Interest For This Period</b> |           |                         |                         | <b>\$39.63</b>          |

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)                   | \$0.83                           | 30             | \$0.01          |
| Cash Advance    | 25.24% (v)                   | \$0.00                           | 30             | \$0.00          |
| Intro Purchases | 18.99% (v)                   | \$2,539.81                       | 30             | \$39.62         |

## 2015 Total Year-to-Date

|                                |         |
|--------------------------------|---------|
| Total fees charged in 2015     | \$25.00 |
| Total interest charged in 2015 | \$39.63 |

## 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.



## Shop with confidence - just pay with your Visa® Card

- Purchase Security\* protects against theft, fire, vandalism or breakage for 90 days from purchase
- Extended Warranty\* automatically doubles manufacturer warranties on your card purchases

Coverage for both options pays up to \$1,000 per incident for replacement, repair or reimbursement.

\*Restrictions, limitations and exclusions may apply. See your Benefits Guide for further details.

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