



## FOR IMMEDIATE RELEASE:

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## Shoppers Receive Additional Rewards, Access to Special Financing with Overstock's Club O Rewards MasterCard<sup>®</sup>

*Online Retailer Provides More Ways for Customers to Save Money*

**SALT LAKE CITY –Sept. 10, 2014 –**[Overstock's](#) (NASDAQ: OSTK) Club O Rewards MasterCard<sup>®</sup> now awards cardholders 2 percent in Club O Rewards on qualifying gas and grocery purchases, access to twelve month no-interest financing on purchases over \$500, and free access to their FICO<sup>®</sup> Score.

These new features of the Club O Rewards MasterCard<sup>®</sup> are in addition to the benefits consumers can already earn, such as \$20 in bonus Club O Rewards after the first purchase, a free membership to Club O as long as the card is active, up to 8 percent in Club O Rewards on Overstock purchases and 1 percent in Club O Rewards on everything else purchased with the card.

[Club O](#) is Overstock's loyalty rewards program. Membership in the program costs non-cardholders \$19.95 a year, and provides such benefits as free shipping, special discounts and 5 percent Club O Rewards for purchases made.

The Club O Rewards MasterCard® comes with no annual fee and no earnings cap on rewards dollars. Reward dollars earned can be used like cash towards future purchases on the online shopping site. Please see the Overstock Club O Rewards Program Terms and Conditions for information on Club O Rewards expiration.

"We're a customer-centric company," said Overstock.com CEO Patrick Byrne. "We're focused on saving our customers money, and any time we have the opportunity to provide improved rewards, we will."

To learn more about the updated rewards and how to apply for the Club O Rewards MasterCard®, visit [www.overstock.com/rewardscard](http://www.overstock.com/rewardscard)

For consumers with credit issues, Overstock also launched a Club O Secured MasterCard®, which enables shoppers with credit challenges to build credit faster and access Overstock rewards. Secured card users receive the same rewards as the Club O Rewards MasterCard®, including the free access to their FICO® Score, which provides consumers with knowledge and tools to maintain or even strengthen their financial health at no additional cost.

To learn more and to apply for the Club O Secured MasterCard®, visit [www.overstock.com/rewardscard](http://www.overstock.com/rewardscard). The Overstock.com MasterCards® are issued by First Bankcard®, a division of First National Bank of Omaha.

#### **About Overstock.com**

Overstock.com (NASDAQ: OSTK) is a discount online shopping retailer based in Salt Lake City, Utah that sells a broad range of products including furniture, rugs, bedding, electronics, clothing, jewelry and cars. Worldstock.com, a fair trade department dedicated to selling artisan-crafted products from around the world offers additional unique items. Main Street Revolution supports small businesses across the United States by providing them a national customer base. The Nielsen State of the Media: Consumer Usage Report placed Overstock.com among the top five most visited mass merchandiser websites in 2011. The NRF Foundation/American Express 2011 Customer Choice Awards ranked Overstock.com #4 in customer service among all U.S. retailers. Overstock.com sells internationally under the name O.co. Overstock Shopping (<http://www.overstock.com> and <http://www.o.co>) regularly posts information about the company and other related matters under Investor Relations on its website.

#### **About First Bankcard**

First Bankcard, a division of First National Bank of Omaha, is a leader in the credit card partnership arena, serving approximately 400 financial institutions, co-brand and affinity partners nationwide. For 60 years, First Bankcard has offered quality products and superior service to help its customers achieve their goals. Visit [www.firstbankcard.com](http://www.firstbankcard.com) for more information.

#### **About First National Bank of Omaha**

First National Bank of Omaha is a subsidiary of First National of Nebraska, which is the largest privately owned banking company in the United States. First National and its affiliates have more than \$18 billion in

managed assets and 5,000 employee associates. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

### **About FICO**

FICO (NYSE: FICO) is a leading analytics software company, helping businesses in 80-plus countries make better decisions that drive higher levels of growth, profitability and customer satisfaction. The company's groundbreaking use of Big Data and mathematical algorithms to predict consumer behavior has transformed entire industries. FICO provides analytics software and tools used across multiple industries to manage risk, fight fraud, build more profitable customer relationships, optimize operations and meet strict government regulations. Many of our products reach industry-wide adoption — such as the FICO® Score, the standard measure of consumer credit risk in the United States. FICO solutions leverage open-source standards and cloud computing to maximize flexibility, speed deployment and reduce costs. The company also helps millions of people manage their personal financial health. FICO: Make every decision count™. Learn more at [www.fico.com](http://www.fico.com). For FICO news and media resources, visit [www.fico.com/news](http://www.fico.com/news).

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### **Important Program Information**

After the promotional rates expire, the APR for purchases and balance transfers will vary, based on the Prime Rate, between 15.99% and 24.99% based on creditworthiness. The APR for cash advances will vary based on the Prime Rate (25.24%). Minimum interest charge is \$1.75. Cash advance fee is the greater of \$15 or 5% of the transaction (the greater of \$15 or 5% for certain "Cash Equivalent Transactions"). Foreign Transaction Fee is 3% of each transaction in U.S. dollars. The Transaction Fee for Balance Transfers is the greater of \$10 or 5% of the transaction. Rates are accurate as of August 2014.

See the Rewards Terms and Conditions in the Summary of Credit Terms for details.

The Overstock.com MasterCard® are issued by First Bankcard®, a division of First National Bank of Omaha pursuant to a license by MasterCard International Incorporated. MasterCard and the MasterCard brand mark are registered trademarks of MasterCard International Incorporated.

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This press release contains certain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Such forward-looking statements include, but are not limited to, all statements not regarding historical fact and statements regarding ongoing or future rewards program benefits. Additional information regarding factors that could materially affect results and the accuracy of the forward-looking statements contained herein may be found in the Company's Form 10-Q for the quarter ended June 30, 2014, which was filed with the SEC on July 29, 2014, and any subsequent filings with the SEC.

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