

**IMPORTANT RATE, FEE AND OTHER COST INFORMATION  
(SUMMARY OF CREDIT TERMS)**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>6.08%</b> APR variable, <b>7.18%</b> APR variable or <b>8.43%</b> APR variable when you open your account, based on your creditworthiness. This APR will vary with the market based on the LIBOR Rate.
<b>APR for Cash Advances</b>	<b>6.08%, 7.18% or 8.43%</b> , based on your creditworthiness. This APR will vary with the market based on the LIBOR Rate.
<b>Penalty APR and When it Applies</b>	<b>18.00%</b> This APR may be applied to your account if you: 1) Make a late payment. <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for any of these reasons, the Penalty APRs may apply to all transactions and balances indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 20 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. <sup>1</sup>
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.75.

<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> <ul style="list-style-type: none"> <li>• Annual Fee</li> <li>• Monthly Fee</li> </ul>	<b>None</b> <b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Cash Equivalent</li> <li>• Foreign Transaction</li> </ul>	Either <b>\$15</b> or <b>3%</b> of the amount of each cash advance, whichever is greater (waived for cash advances obtained with checks we provide for use with each Ag Cycle Account) Either <b>\$15</b> or <b>5%</b> of the amount of each cash equivalent transaction, whichever is greater (waived for cash equivalent transactions obtained with checks we provide for use with each Ag Cycle Account) <b>3%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Limit</li> <li>• Returned Payment (Payment Dishonored)</li> </ul>	<b>\$35</b> if New Balance is less than \$500 <b>\$39</b> if New Balance is equal to or greater than \$500 <b>\$39</b> <b>\$35</b>

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

**Index And When It Is Determined:** The Index used to determine your variable APRs is the highest one-month London Interbank Offered Rate (LIBOR) as published in the “Money Rates” section of *The Wall Street Journal* on any day during the 90 days immediately preceding the last day of each calendar month (the determination date). The Index will be effective for the entire billing cycle that ends in the second month after the determination date. For example, if your billing cycle ends in July, we will use the Index determined on May 31st. As of 06/01/2013, the Index (LIBOR Rate) was 0.20%.

**APR for Purchases:** To determine the APR for purchases, we add a margin of 5.88%, 6.98% or 8.23% to the Index (LIBOR Rate).

**APR for Cash Advances:** To determine the APR for cash advances, we add a margin of 5.88%, 6.98% or 8.23% to the Index (LIBOR Rate).

**How We Will Calculate Your Minimum Payment:** You may pay all or a part of the balance on each Ag Cycle Account at any time. You must, however, pay at least the amount of each Minimum Payment by the Payment Due Date shown on the billing statement. The Minimum Payment for each Ag Cycle Account will be either (a) the final Full Payment due on the Payment Due Date in the month immediately following its Ag Cycle End Date; or (b) an Interim Finance Charge Payment payable before Full Payment of an Ag Cycle Account is due. The Full Payment due for an Ag Cycle Account after its Ag Cycle End Date will equal the sum of unpaid Program Fees and Charges, unpaid Transactions, and all other outstanding balances that are otherwise due and payable for that Ag Cycle Account. The Interim Finance Charge Payment will equal the sum of all unpaid Program Fees and Charges that have accrued for an Ag Cycle Account during the six billing cycles from the date we: (1) opened the Ag Cycle Account; and/or (2) determined the amount of any prior Interim Finance Charge Payment (if applicable). Any amount that is past due and any amount by which an Ag Cycle Account is overlimit will be added to the applicable Minimum Payment.

<sup>1</sup> We will begin charging interest on cash advances on the transaction date.

**Your Annual Percentage Rates (including Introductory Rates, Preferred Rates or Special Offer Rates) may terminate and increase to a Penalty or Preferred Rate if you have missed a payment to us: (a) more than twice in the last six months or more than five times in the last 12 months; or (b) that has remained unpaid 30 days or more at any time in the last six months or if this has occurred more than once in the last 12 months; or (c) that has remained unpaid 60 days or more at any time in the last 12 months. Factors considered in determining the higher rates may include how you have handled the Account or related Ag Cycle Accounts with us and current and historical information regarding your credit in general.**

**“Ag Cycle Account” means each individual account that you and the Cardholders may use for Transactions through an Ag Cycle End Date no less than 10 months and no more than 18 months from the date we open each such account. References to an Ag Cycle Account include: (i) any succeeding Ag Cycle Account we elect to open for use by you and the Cardholders after the expiration of any prior Ag Cycle Account; (ii) an individual account where one or more Cards may be used to initiate Transactions; and (iii) an individual account where no Cards are issued or required to initiate Transactions.**

Please Note: Each Ag Cycle Account will generally have monthly billing cycles, except that the first billing cycle may be more or less than one month. All credit terms, including minimum finance charges, will apply in each billing cycle including the first billing cycle.

You understand that the terms of each Ag Cycle Account, including APRs, are subject to change. APRs are not guaranteed and they may change to higher APRs. Fixed APRs may change to variable APRs and vice versa. **IMPORTANT NOTICE REGARDING CHANGES IN TERMS. We reserve the right to unilaterally change the rates, fees, costs, and other terms at any time for any reason in addition to APR increases that may occur for failure to comply with the terms of each Ag Cycle Account.**

You agree that payments on each Ag Cycle Account may be applied in the order we select. We may allocate payments to balances starting with the lowest Annual Percentage Rate.

**CREDIT REPORTS:** By applying for each Ag Cycle Account you agree that First National Bank of Omaha may obtain credit reports for purposes of processing your application and for later purposes related to each Ag Cycle Account such as reviewing, updating and renewing it, increasing the credit line and collecting. If you request, you will be informed of whether or not a credit report was requested and of the name and address of the credit reporting agency that furnished the report. You also authorize First National Bank of Omaha to verify your employment, income and other relevant information.

**NOTICE TO CARDHOLDERS AND AUTHORIZED USERS:** We may report information about each Ag Cycle Account to credit bureaus. Late payments, missed payments, or other defaults on each Ag Cycle Account may be reflected in your credit report.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person (including business entities) who opens an account.

What this means for you: When you open each Ag Cycle Account, we will ask for your name, physical address, date of birth, and other information that will allow us to identify you. We may also ask for other identifying documents. We will let you know if additional information is required.

Married applicants may apply for separate accounts in their own names.

**OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**NOTICE TO MARRIED WISCONSIN APPLICANTS:** No provision of any marital property agreement, unilateral statement or court decree adversely affects our interests and/or rights unless, prior to the time the credit is granted or an open-end credit plan is entered into, we are furnished with a copy of the agreement, statement, or decree, or have actual knowledge of the adverse provision. **Married Wisconsin residents applying for credit separately must furnish name and address of their spouse to First National Bank of Omaha at P.O. Box 3696, Omaha, NE 68172-9936.**

**CALIFORNIA RESIDENTS:** The applicant, if married, may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor and each applicant may be liable for all amounts of credit extended under this account to each joint applicant.

**NEW YORK RESIDENTS** may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees and grace periods. New York State Department of Financial Services: 1-877-226-5697.

**ARBITRATION NOTICE:** You understand that any Agricultural Card Account and Security Agreement you receive will contain an arbitration provision that may substantially limit your rights in the event of a dispute, including your right to litigate in court or have a jury trial, discovery and appeal rights, and the right to participate in court or in arbitration as a representative or member of a class action. You may request arbitration rules and forms through either or both of the following arbitration administrators: American Arbitration Association, 1-800-778-7879; and National Arbitration Forum, 1-800-474-2371. Please review the Agricultural Card Account and Security Agreement and its arbitration provision carefully before you use or allow someone else to use each Ag Cycle Account.

Cards are issued by First Bankcard (a division of First National Bank of Omaha).

#### **MAXIMUM REWARDS® FOR BUSINESS PROGRAM TERMS AND CONDITIONS SUMMARY**

Please read this Terms and Conditions Summary for important information about the Maximum Rewards® for Business Program (“Program”). First Bankcard, a division of First National Bank of Omaha, is referred to below as “we,” “us,”

“our” and “First Bankcard.” First Bankcard is the issuer of the credit card account (“Ag Cycle Account”) and is the sponsor of the Program. Complete Program Terms and Conditions will be provided to you when you become an approved Cardmember.

**EARN 1 POINT:** Earn 1 point for each \$1.00 in Qualifying Credit Card Transactions posted to the Ag Cycle Account. Point awards are not earned until they show on the Ag Cycle Account statement. We reserve the right to retroactively correct errors made in point awards. Points will expire on or after the third anniversary of when they were awarded. There is no limit to the number of points you can earn, but there may be a limit on the number of bonus points you can earn in connection with certain transactions and/or promotions. There is no annual reward Program fee.

**QUALIFYING CREDIT CARD TRANSACTIONS:** “Qualifying Credit Card Transactions” means authorized new purchases posted to the Ag Cycle Account on or after the enrollment date in the Program, net of refunds, credits (for returned merchandise or otherwise) and disputed billing items. Qualifying Credit Card Transactions do not include: (a) annual fees, finance charges and other fees or charges posted to your Ag Cycle Account; (b) cash advances (including purchases of money orders or other cash equivalents) or special check transactions; (c) balance transfers; (d) charges for other products, services or benefits that we provide (such as credit insurance premiums); or (e) other transactions that we determine not to be eligible. We are solely responsible for determining which transactions are eligible for point earnings and our determination is final.

**REWARDS:** Once you become a cardmember and if the Ag Cycle Account is in good standing, you can redeem points for merchandise, gift cards/certificates, travel, other goods and services and cash back as a credit to the Ag Cycle Account (collectively, the “Rewards”). Point redemption may be subject to shipping, handling or other fees. Complete details on Rewards and point redemption are available through our Rewards Service Center and the Rewards website.

If your Ag Cycle Account does not remain in good standing, you will not earn future points and could forfeit any accumulated points previously awarded. Closing your Ag Cycle Account (by you or by us) will result in the termination of the Program and any unused accumulated points will be forfeited. We may change or terminate the Rewards program in our discretion at any time with or without prior notice to you.

Additional Program Terms and Conditions apply and will be provided to you when you become an approved cardholder.