

**Deposit Account Disclosures
for your
Commercial Secured Savings Account**

Your Savings Account will serve as collateral for your credit card obligations to us.

- There are no fees associated with your Savings Account.
- You must deposit \$2000 to open this account and must maintain a minimum balance of \$2000 in the account each day to obtain the disclosed annual percentage yield.
- The interest rate paid on the entire account balance will be equal to a current rate of 0.05% with an annual percentage yield of 0.05%.
- The interest rate and annual percentage yield for your account may change. At our discretion, we may change the interest rate daily.
- Interest for your account will be compounded quarterly and credited to your account quarterly.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- You may not make any withdrawals from this account except to close it (which may take up to 60 days). We reserve the right, at any time, to require at least seven days advance written notice prior to any withdrawal from your account.
- You may make additional deposits to your account at any time, but those deposits must be in minimum amounts of \$100 and must be sent to First National Bank Omaha, Secured Card Group, Stop Code 3091, PO Box 2978, Omaha, Nebraska 68103-2978 and must be identified as a deposit, not a payment on your credit card account. We reserve the right, in our discretion, to refuse additional deposits to your account.

The full deposit agreement for your Commercial Secured Savings Account will be provided with your card. If you disagree with the terms and conditions the deposit agreement you should contact us immediately after you receive it and request to close it and your credit card account.

*You understand that the terms of your account are subject to change. **IMPORTANT NOTICE REGARDING CHANGES IN TERMS:** We reserve the right to unilaterally change the terms of your account at any time for any reason. All changes in terms will be subject to the requirements of applicable law.*