

## SUMMARY OF CREDIT CARD ACCOUNT TERMS

### Interest

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>14.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>14.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>14.00%</b> This APR will vary with the market based on the Prime Rate.
<b>Minimum Interest Charge</b>	None
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

### Interest

<b>Annual Fee</b>	<b>\$20.00</b> per card and virtual card account
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Cash Advance: Either <b>\$5.00</b> or <b>3%</b> of the amount of each cash advance, whichever is greater, plus <b>\$2.50</b> if through an ATM (maximum \$999.99).</li> <li>• Balance Transfer: Either <b>\$5.00</b> or <b>3%</b> of the amount of each cash advance, whichever is greater (maximum \$999.99).</li> <li>• Foreign Transaction: Up to <b>3%</b> of the transaction amount in U.S. Dollars.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment: Up to <b>\$35.00</b></li> <li>• Returned Payment: Up to <b>\$35.00</b></li> </ul>
<b>Additional Fees</b>	<ul style="list-style-type: none"> <li>• Statement Reprint: <b>\$5.00</b></li> <li>• Retrieval of Document: <b>\$5.00</b></li> <li>• On-Demand ACH: <b>\$20.00</b></li> <li>• Card Replacement: <b>\$10.00</b></li> <li>• Rush Card: <b>\$45.00</b></li> </ul>

How We Will Calculate Your Balance: We use a method called “average daily balance (including current transactions).” See “How your Balance is Calculated” in your agreement for more details.

The information is accurate as of October 31, 2019. This information may change after that date. You should contact Security National Bank, P.O. Box 31400, Omaha, NE. 68131 or at 1-402-449-0987 for any change of this information after October 31, 2019.

The creditor and issuer of these cards is Security National Bank of Omaha. Your account will be governed by federal law and, to the extent applicable, the laws of the State of Nebraska. All account terms are governed by the Commercial Credit Card Contract and Disclosure sent with the card. Account and Agreement terms are not guaranteed for any period of time. All terms, including the APRs and fees, may change in accordance with the Commercial Credit Card Contract and applicable law.

**IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account we will ask for your name, address (P.O. Boxes are not allowed under Federal law), date of birth and other information (including your Social Security or Tax Payer Identification Number) that allows us to identify you. We may ask to see your driver’s license or other identifying documents when appropriate.