

Greenlight Family Cash Mastercard(R)

Cards are issued by First National Bank of Omaha, which is referred to below as "we", "us", and "our".

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	18.99% - 26.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	N/A (Balance Transfers are not available)
APR for Cash Advances	N/A (Cash Advances are not available)
Penalty APR and When It Applies	None.
How to Avoid Paying Interest on Purchase	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire new balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.75.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Setup and Maintenance Fees	
<ul style="list-style-type: none"> • Annual Fee 	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transactions 	<p>N/A (Balance Transfers are not available)</p> <p>N/A (Cash Advances or Cash Equivalents are not available)</p> <p>None</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Returned Payment (Payment Dishonored) 	<p>Up to \$40.00</p> <p>None</p> <p>Up to \$35.00</p>

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

Index And When It Is Determined: The index we use to determine variable APRs is the U.S. Prime Rate as published by the Federal Reserve Bank of St. Louis. As of December 1, 2022 (the determination date) the Prime Rate is 7.00%. The rate will be effective the

first calendar day of the following month after the determination date. For example, if the determination date is June 1, the Prime Rate will become effective on your account July 1.

APR for Purchases: To determine the variable APR for purchases, we add a margin of 11.99% to 19.99% to the Index (Prime Rate).

How We Will Calculate Your Minimum Payment: If your New Balance is less than \$40.00, the minimum payment will be equal to your New Balance. If your New Balance is \$40.00 or greater, the minimum payment will be the greater of 3% or \$40.00, whichever is larger. Calculations will exclude disputed amounts.

Billing Schedule: Your account will generally have monthly billing cycles. However, your first billing cycle may be more or less than one month.

How we apply Your Payment: Payments on your account will be generally applied as follows: (a) the minimum payment amount will be applied at our discretion to balances.; and (b) any amount you pay in excess of the minimum payment will be applied to balances with the highest APRs before balances with lower APRs.

IMPORTANT NOTICE REGARDING CHANGES IN TERMS. We may change the APRs, rates, fees, costs, and other terms of your account subject to, and as allowed by, applicable law.

ADDITIONAL TERMS & CONDITIONS

IMPORTANT INFORMATION ABOUT PROCEDURES FOR 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, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CREDIT REPORTS

By applying for this 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 your account such as reviewing, updating and renewing it, increasing the credit line and collecting amounts owed. If you request, you will be informed of whether or not a credit report was requested and of the name and address of the consumer 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 CARDMEMBERS AND AUTHORIZED USERS

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

ARBITRATION NOTICE

You understand that any Cardmember 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. Please review the Cardmember Agreement and its arbitration provision carefully before you use or allow someone else to use an account.

The arbitration provision will not apply to you if, at the time your account is opened, you are a covered borrower under the Military Lending Act and U.S. Department of Defense regulations (32 C.F.R. pt. 232). For example, you would generally be a covered borrower if, at the time your account is opened, you are: (1) a member of the U.S. armed forces on active duty under a call or order not specifying a period of 30 days or less; (2) an active Guard or Reserve; or (3) a spouse or dependent of a person who qualifies under (1) or (2).

MILITARY LENDING ACT NOTICE

IMPORTANT NOTICE REGARDING THE MILITARY LENDING ACT .

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain

participation fees for a credit card account). You may contact us toll-free at 1-855-809-8524 to listen to this disclosure and information about payments for this account.

OTHER DISCLOSURES

Familial relationship not required to obtain benefits. 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.

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, we are furnished with a copy of the agreement, statement, or decree, or have actual knowledge of the adverse provision when the obligation to the creditor is incurred. **Married Wisconsin residents applying for credit separately must furnish the name and address of their spouse to Customer Service at 888-292-2039.**

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, VERMONT, AND RHODE ISLAND RESIDENTS: We may request a credit report from one or more credit reporting agencies in connection with this credit application. Upon your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report.

NEW YORK RESIDENTS may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-800-342-3736 and "www.dfs.ny.gov".

CALIFORNIA AND UTAH RESIDENTS: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.