



P.O. Box 3331  
Omaha, Nebraska 68103  
Toll Free 888-530-FNBO (3626)

Credit Card Account No. (last 4 digits): 6760

February 15, 2005

William J Walker  
Jackie L Walker  
P.O. Box 3681  
Omaha, Nebraska 68103

75221



Dear William J Walker and Jackie L Walker,

Thank you for your credit card business. We want to take this time to tell you about some changes to the terms on your credit card account. Effective with your first billing cycle beginning on or after April 1, 2005, the following changes to your Cardmember Agreement will apply to your account:

**Foreign Transaction Fee Finance Charges.** Transactions made in currencies other than U.S. Dollars will be converted to U.S. Dollars under the then current regulations of Visa and MasterCard. Those regulations currently provide that the conversion rate may be either the wholesale market rate or government-mandated rate in effect the day Visa or MasterCard processes the transaction. Conversion may occur on a date other than the date of the transaction, which may affect the conversion rate used.

Transactions made in a country other than the United States will be assessed a three percent foreign transaction fee **FINANCE CHARGE** by us. If we assess a fee it will appear on your statement as a "Foreign Transaction Fee Finance Charge". The Foreign Transaction Fee Finance Charge will be assessed on all foreign transactions, even transactions that do not require the currency to be converted.

**Reasons for Requiring Immediate Payment.** If we require immediate payment of your entire account balance for any of the reasons disclosed in this section of your applicable Cardmember Agreement, to the extent permitted by law, you agree to pay our collection costs and reasonable attorneys' fees.

**Finance Charge and Balance Calculations.** The manner in which Finance Charge and Balance Calculations are computed has not changed; we are redisclosing the methodology to you. We use the 2-cycle average daily balance (excluding new purchases) method to compute finance charges. To compute your current Billed Periodic Rate **FINANCE CHARGES**, we multiply your average daily balance for old purchases, all cash advances, and all promotional balances by the applicable daily periodic rate. If you do not pay your New Balance from your previous statement in full by the payment due date, then we also multiply the average daily balance shown on your last statement for current purchases by that statements' applicable daily periodic rate and multiply the result by the number of days for that billing cycle. We add these together to arrive at your Billed Periodic Rate **FINANCE CHARGES**. To get each of the daily balances, we take the applicable beginning balance each day, add any applicable new transactions (such as purchases, cash advances, all fees, and finance charges)\*, subtract any applicable payments or credits and add the applicable Finance Charges for such day. Then, we add all the applicable daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us an average daily balance. Cash advance, balance transfer, and foreign transaction fee **FINANCE CHARGES**, if any, are added to your Billed Periodic Rate **FINANCE CHARGES** and are shown on the statement as Total Billed **FINANCE CHARGES**. The **ANNUAL PERCENTAGE RATE** on the front of the billing statement is based on your Total Billed **FINANCE CHARGES**. \* The Annual fee, Credit Life fee, and SecureCredit<sup>SM</sup> Program fee are not included in the daily balance calculation until the first day of the next billing cycle.

**Minimum Payment.** The greater of a): Fees + Finance Changes + 1% of the ending outstanding balance; or b): 2% or \$10. If the new balance is less than \$10, then your minimum payment will be the entire new balance. Additionally, the minimum payment includes any past due amount and any amount over your assigned credit limit.

Sincerely,  
First National Bank Omaha