

FIRST NATIONAL BANK OF OMAHA PRIVACY POLICY

First National Bank of Omaha (also referred to by the words “we,” “us” and “our”) is committed to respecting and protecting our customers’ privacy. We recognize that our relationship with you is built on integrity and trust, and keeping your personal information private and secure is very important to us. This Privacy Policy summarizes the ways we manage your information and what choices you have about how it is shared.

Q. How does this Privacy Policy affect you?

A. This Privacy Policy pertains to consumer credit card products you obtain from us for personal, family or household purposes.

This policy does not apply to any other account relationship you may have with us. If you have another account relationship with us, you will receive a separate notice applicable to that account.

The policy will continue to apply even after an account is closed or inactive, including if you are no longer a customer of ours.

Q. What information do we collect about you?

A. In order to meet your needs and provide superior products and services, we collect various types of information about you in several categories:

- Information from you. *Examples:* information you give us on an application or other form, such as your social security number, income or employer.
- Information about your transactions with us and our affiliates. *Examples:* the balance and payment history of your account(s) with us and whether your account(s) are active or inactive.
- Information about your transactions with third parties. *Examples:* account balances, account history or employment verification.
- Information from consumer reporting agencies. *Example:* a credit report or a credit score.

Q. How do we protect your information?

A. We do many things to protect the privacy of your information.

- We maintain physical, electronic and procedural safeguards that are governed by federal standards.
- We require employees to treat information in a strictly confidential manner.

- Employees and third parties are authorized to access information about you only when it is necessary for business purposes.
- All third parties that work for us are required to keep your information safe and secure.

Q. Is information about you shared with our affiliates?

A. Yes, applicable law allows sharing of certain information with affiliates. All information we collect may be shared with our affiliates, unless you choose to “Opt Out of Affiliate Sharing.” If you opt out, we will not share your information with affiliates other than “Information about your transactions with us and our affiliates.” The affiliates that we share with may be providers of financial services (e.g., affiliated banks, securities brokers, and insurance agents) or other affiliated companies that provide services for us.

Example: If you apply for an auto loan or a mortgage at an affiliated bank or loan company we may disclose your account balance and your payment history to them to aid in the credit approval process.

Additionally, you may have other protections under state laws. We will comply with applicable state laws with regard to the disclosure of your personal information. For example, if you live in Vermont or California, we will not disclose personal information about you to our affiliates (other than “Information about your transactions with us and our affiliates”): (i) unless you have given us your authorization in accordance with applicable law; or (ii) except as otherwise permitted by applicable law.

Q. Is your information shared with nonaffiliated third parties?

A. In general, we share information with nonaffiliated third parties only as allowed by law and as indicated below. Applicable law allows sharing of all information we collect in various situations. For example, we may share information:

- With payment processors and check printing companies to complete transactions that you request;
- In connection with subpoenas, audits or other legal requirements;
- To prevent fraud; or
- With credit bureaus.

All information we collect may also be shared with other companies that perform marketing services on our behalf, as well as financial institutions in joint marketing arrangements with us.

Unless you “Opt Out of Nonaffiliated Third Party Sharing,” all information we collect in connection with your credit card account may also be shared with the following types of nonaffiliated third parties:

- Providers of financial services (such as mortgage bankers, securities brokers and insurance agents);
- Nonfinancial companies (such as retailers, direct marketers, airlines, credit card marketing partners and publishers); and
- Others (such as nonprofit organizations and clubs).

Visa Signature accounts only: in the case of information collected in connection with a Signature account, we do not share your personal information with nonaffiliated third parties except where permitted by law.

Additionally, you may have other privacy protections under state law. We will comply with applicable state laws with regard to the disclosure of your personal information. For example, if you live in Alaska, California, Illinois or Vermont, we will not disclose personal information about you to nonaffiliated third parties: (i) unless you have given us your authorization in accordance with applicable law; or (ii) except as otherwise permitted by law.

Q. What choices do you have about the use and sharing of your information under this Privacy Policy?

A. We offer you the following choices:

(If you have previously told us about making one of these choices, you don’t need to do so again.)

- **Choice #1: “Opt Out of Affiliate Sharing”**

If you make this choice, we will not disclose personal information with our affiliates except as permitted by law. (If you reside in California or Vermont, you are automatically considered to have made this choice.)

- **Choice #2: “Opt Out of Nonaffiliated Third Party Sharing”**

If you make this choice, we will not disclose personal information to nonaffiliated third parties except as permitted by law. (If you reside in Alaska, California, Illinois or Vermont, you are automatically considered to have made this choice.)

Q. How can you tell us about the personal privacy choices you have selected?

A. You may, at any time, tell us that you want to opt out of information sharing by:

Calling: 1- 800-362-5357

(Enter your 16 digit account number or Privacy Reference Number (if applicable))

Writing: Cardmember Services
P.O. Box 2963
Omaha, NE 68172-9890

Faxing: 1-877-563-2857

If you write or fax us your choices, we require you to provide the following information:

- Your full Name & Address;
- Last 4 digits of your Social Security Number; and
- Last 4 digits of your Account Number
- Please indicate which choice(s) you are making:
 - “Opt Out of Affiliate Sharing” and/or
 - “Opt Out of Nonaffiliated Third Party Sharing”

You do not need to notify us annually of your choices.

Once we receive your request, we will promptly act on your choice (please allow for a reasonable processing time). Your choices will remain in effect until you tell us otherwise.

Joint Accounts: If one joint account holder chooses to opt out of any information sharing, that choice will automatically apply to the other joint account holder(s).