IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of August 1, 2022. You can call Us at (402) 292-8000 or write Us at P.O. Box 1149, Bellevue, NE 68505-1149 to inquire if any changes have occurred since the effective date.

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