

**NRA****VISA**

2253/U 109463

First Bankcard
P.O. Box 2557
Omaha, NE 68103-2557

Account Number: 4046 7301 9132 1751

New Balance: \$1,342.12

Minimum Payment Due: \$40.00

Payment Due Date: March 11, 2016

Make checks payable to First Bankcard

Amount of Payment Enclosed

\$ KENNY W COLTHARP
1002 GORDON ST
GEORGETOWN SC 29440-4130Change of Address? If yes, please
complete reverse side.

4046730191321751 0000000004000 0000000134212

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

NRA Platinum Edition® Visa®

Account Number:
4046 7301 9132 1751
Page 001 of 003**Account Summary**

Previous Balance	\$0.00
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$1,342.12
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$1,342.12

Statement Closing Date	02/12/16
Days in Billing Cycle	28

Total Credit Limit	\$2,100.00
Available Credit	\$757.00
Cash Limit	\$420.00
Available Cash	\$420.00

**Payment Information**

New Balance	\$1,342.12
Minimum Payment Due	\$40.00
Past Due Amount	\$0.00
Payment Due Date	March 11, 2016

L Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$37.

M Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For Example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	4 years	\$1,662
\$46	3 years	\$1,656 (Savings \$6)

If you would like information about credit counseling services, call 1-866-486-6322.

**Customer Service****Call: Toll Free 1-888-295-5540**

(TDD Telecommunications Device for the Deaf: 1-800-925-2833) (Balance Transfer Hotline: 1-877-388-8231)

Visit: www.firstbankcard.com/nra

Remit to: First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557

**Smart Tips****Have you secured your identity from theft?**

Remember that the most common way identity thieves get their hands on your information is by going through your trash. Be sure to shred anything with sensitive information before throwing it away!

**Transaction Detail**

Trans	Post	Reference	Transaction	Credits (CR) and Debits
Date	Date	Number	Description	
Transactions				
1-30	2-01	24755426030270304153056	L AND L ENTERPRISES MATTHEWS NC	\$53.50
1-30	2-01	24692166030000983980067 7	IN *THE MILITARY & PAINTB 336-5469521 NC	\$43.20
1-30	2-01	24224436031102020578566	SPEEDWAY 04592 432 MURRELLS INLE SC	\$38.00
1-29	2-01	74547066030080345992897 7	INNOGAMES INTERNET	\$79.99
1-30	2-02	24254776032461115460127	CHANDLERS GUNS SENECA SC	\$882.15
2-01	2-02	24692166032000725868776 7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$20.00
2-01	2-02	24692166032000712057656 7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$15.68
2-01	2-02	24692166032000842737474 7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$25.99
2-02	2-03	24137476034007662350944	PALMETTO STATE ARMORY COLUMBIA SC	\$97.37
2-04	2-04	24692166035000211854519 7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$21.39
2-04	2-05	24755426035270352943890 7	PISTOLEER COM 618-2884688 IL	\$64.85

Fees**Total Fees For This Period** **\$0.00****Interest Charged**Interest Charge on Purchases **\$0.00**Interest Charge on Cash Advances **\$0.00**Interest Charge on Balances Transfers **\$0.00****Total Interest For This Period** **\$0.00**

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) Variable Rate (f) Fixed Rate

Charge	Annual Percentage	Balance Subject	Days Rate Used	Interest Charge
Summary	Rate (APR)	to Interest Rate		
Purchases	18.24% (v)	\$0.00	28	\$0.00

Go Paperless Today!

When you go paperless you'll have anytime access online to view, save and print your statements. We'll also send you an email alert to let you know a statement is ready to view. Better yet there's no paper trail which reduces the risk of ID theft through mail fraud.

Enrolling is easy.

1. Enroll and/or log in to your online account
2. Select *Enroll in Paperless Statements*

Account Number:

4046 7301 9132 1751

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Your Annual Percentage Rate (APR) is the annual interest rate on your account.

(v) Variable Rate (f) Fixed Rate

Charge Summary	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Cash Advance	25.49% (v)	\$0.00	28	\$0.00
Intro Purchases	0.00%	\$643.67	28	\$0.00

2016 Total Year-to-Date

Total fees charged in 2016\$0.00
Total interest charged in 2016\$0.00

Your statement has a lot to say!

1 PAYMENT COUPON

Include this with your check if paying by mail

2 ACCOUNT SUMMARY

This shows the amount of each transaction type that added to, or subtracted from, your account balance last month. It also includes your total credit line and available cash limit.

3 PAYMENT INFORMATION

This shows your balance and minimum payment due

4 LATE/MINIMUM PAYMENT WARNING Your statement may include these reminders.

Your statement may include these reminders of the fees incurred by late payments, and the time required to pay off your balance if you only make the minimum payment each month.

5 CUSTOMER SERVICE CONTACTS

Use this phone number or Web site to reach us with questions.

6 SMART TIPS

This special feature includes useful tips and hints to help you get more out of your account and improve your credit score.

7 REWARDS SUMMARY

If you earn points, miles or cash back rewards, you'll find a summary of rewards totals here.

8 TRANSACTION DETAIL

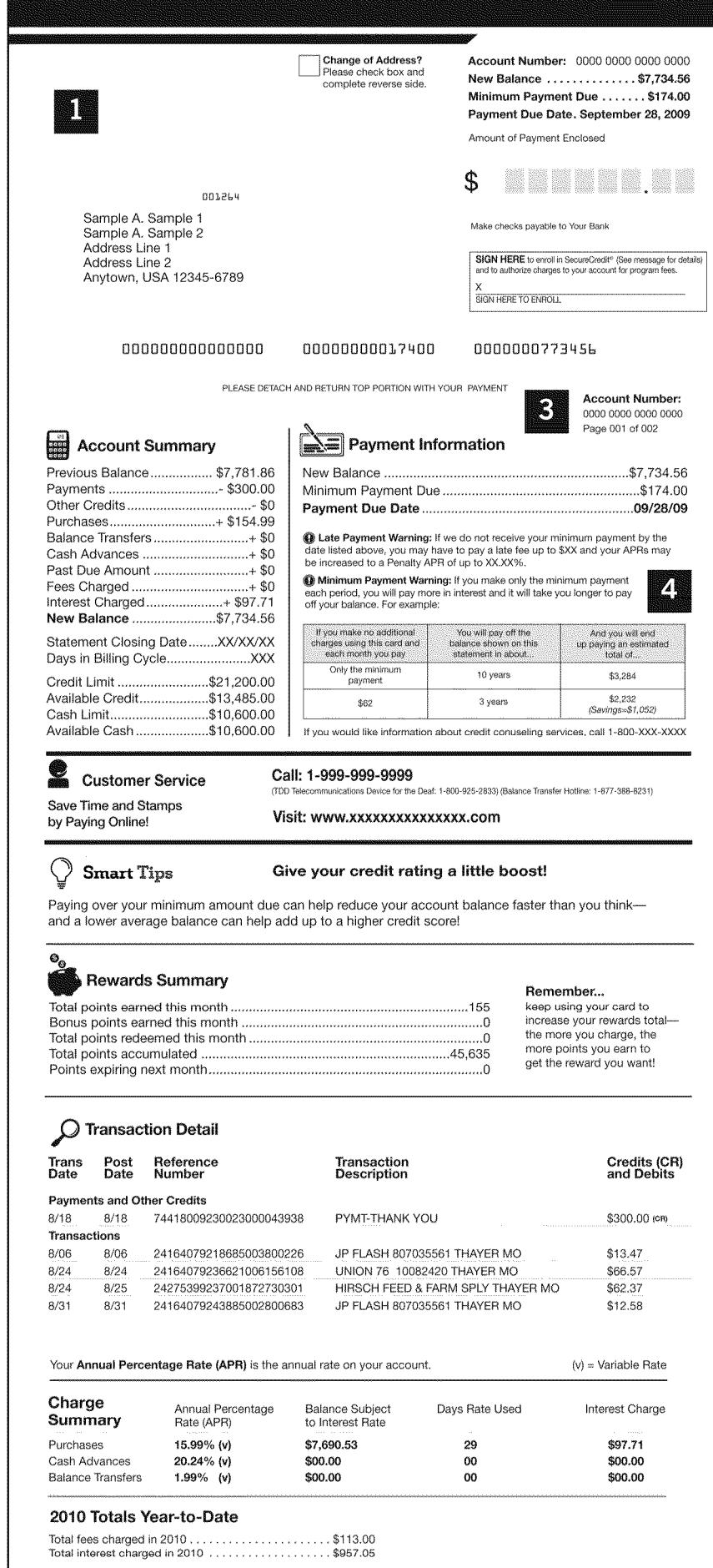
This is a detailed list of transactions, fees, interest charges and payments applied to your account in the last month.

9 CHARGE SUMMARY

This table explains the APRs applied to different types of transactions.

10 YEAR-TO-DATE TOTALS

A simple total of all fees and interest charged on your account since the beginning of the current year.



To ensure accuracy, please print clearly using upper-case letters and numbers only.
Please do not use Red Ink, Gel pens or Pencil.

CHANGE OF ADDRESS, PHONE, OR E-MAIL

Address	_____
Apt/Bldg#	_____
City	_____
State, ZIP	_____
Home Phone	_____
Work Phone	_____
Cell Phone	_____
E-mail Address	_____

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

Renewal of Accounts with Annual or Monthly Fees; Termination Credit Availability: Before an annual fee or a monthly maintenance fee is assessed, an "Important Information" notice will print on the front of your statement showing the fee (we refer to that notice as your "renewal notice"). You will not have to pay the annual or monthly fee in your renewal notice if, within 30 days from the date we mailed the statement containing the renewal notice, you terminate the availability of credit on your account. To do so, cut your card(s) in half and send them to us at: P.O. Box 2673 Omaha, NE 68103-2673. You will not have to pay the annual or monthly fee in your notice because your card is used during this 30-day period. You will remain liable for the outstanding balance of your account when it is closed and all other interest, fees and charges that accrue after that date.

Annual Percentage Rates: Each periodic rate that may be used to compute interest on an outstanding balance on your account is set forth on the front of this statement, expressed as an Annual Percentage Rate. The APR for Balance Transfers is the same as the rate shown for Purchases. The front of this statement indicates whether any of your APRs may vary. If a rate may vary, it will vary with the market based on an index. See your Cardmember Agreement or renewal notice for an identification of the index.

Minimum Interest Charge: If you are charged interest in any month, the charge will be no less than a Minimum Interest Charge of \$1.75.

Foreign Transaction Fee: A foreign transaction fee will be charged for each transaction made in foreign currency, with a foreign merchant (whether or not in U.S. Dollars), or outside the United States. That fee will equal 3% of the amount of the transaction (after conversion to U.S. Dollars).

Balance Subject to Interest Rate: Each "Balance Subject to Interest Rate" shown on the front of this statement is determined using the average daily balance (including new purchases) method. Each such balance is calculated separately for each period that a particular rate was in effect (referred to below as a "Rate Period"). To get each average daily balance, we first compute a "Daily Balance" for each day of the Rate Period as follows: (1) we start with the beginning balance of each day, (2) we add any new transactions (such as Purchases, Balance Transfers, Cash Advances and debit adjustments, as applicable) and any new fees, and (3) we subtract any applicable payments, credits, or credit adjustments. Each average daily balance that is shown on the front is computed by adding up all the Daily Balances in the Rate Period and dividing the total by the number of days in the Rate Period (which shows on the front as "Days Rate Used"). In making these computations: (a) we may treat a credit balance as a balance of zero; and (b) we may delay adding fees to your balance; and (c) each day, we multiply your Daily Balance by the applicable daily periodic rate and add that amount to your balance to determine the next day's beginning balance.

Interest Charges: We figure the interest charges on your account by applying the applicable daily periodic rate to the applicable average daily balance of your account and multiplying that product by the number of days in the Rate Period.

How to Avoid Paying Interest on Purchases: If you pay your New Balance as shown on the front of this billing statement by the Payment Due Date (which will be at least 21 days from the Closing Date shown on the front of this statement) and if we also received payment in full of your New Balance as indicated on your previous billing statement by its Payment Due Date or if that New Balance was zero or a credit, no interest charges will be assessed on Purchases shown on your next billing statement. Unless you have been specifically notified otherwise, no period is provided to repay non-Purchase balances without incurring interest charges—in other words, there is no grace period for Cash Advances or Balance Transfers.

Payment Requirements: Payments must be (1) accompanied by the top portion of this billing statement; (2) received no later than 5:00 p.m. (Central Time) on the Payment Due Date at the location we have specified for receipt of your payment, (3) made only by check or money order if your payment is made by mail, (4) made in U.S. Dollars, and (5) sent to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically.

Credit Limits: Only the "Cash Limit" portion of your Credit Limit is available for cash advances. "Available Credit" or "Available Cash" refers to the part of your Credit Limit or Cash Limit that was available as of this billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash.

BILLING RIGHTS SUMMARY

What To Do if You Think You Find a Mistake on Your Statement
If you think there is an error on your statement, write to us at: First National Bank of Omaha, P.O. Box 3696 Omaha, NE 68103-0696. In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: 1. The purchase must have been made in your home State or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: First National Bank of Omaha, P.O. Box 3696 Omaha, NE 68103-0696. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Liability for Unauthorized Use: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-602-6098 or call us at 1-800-688-7070. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Information Provided to Credit Bureaus: Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at: P.O. Box 3412, Omaha, NE 68103-0412.