

## **PRICING INFORMATION ADDENDUM**

<b>Annual Percentage Rates (APRs)</b>	<p>Cabela's Purchases: 9.99%</p> <p>Other Purchases*: One Month LIBOR plus 14.99% - 20.99%</p> <p>Balance Transfer APR: One Month LIBOR plus 24.99%</p> <p>Cash Advance APR: One Month LIBOR plus 24.99%</p> <p>*The APR for Other Purchases (and the margin added to the One Month LIBOR to determine this APR) will depend on World's Foremost Bank's evaluation of the application and the applicant's credit history.</p>
<b>Variable Rate Information</b>	<p>The APR for (1) Other Purchases, (2) Cash Advances and (3) Balance Transfers may vary. The rate is determined monthly by adding 14.99% - 20.99% for Other Purchases and by adding 24.99% for Cash Advances and Balance Transfers to the One Month LIBOR.</p> <p>For any transactions that accrue interest at variable rates, the rate will be adjusted monthly based on the One Month LIBOR (rounded to the nearest hundredth) published in the Money Rates section of the Wall Street Journal on the last business day of each month ("Index"). We add a margin to the Index to get the annual percentage rate that will apply to that category of transactions. An increase in the Index will result in an increase in the annual percentage rate, Interest Charges, and may result in an increase of the required Minimum Payment Due. Any change to the annual percentage rate as a result of a change in the Index will apply to all outstanding balances for the category of transactions to which the variable rate applies. There is no limit on the amount by which the annual percentage rate may increase.</p>
<b>Grace period</b>	<p>The due date is at least 25 days after the close of each billing cycle. We will not charge interest on purchases if the entire balance is paid by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
<b>Balance Computation Method</b>	<p>Average Daily Balance (including new transactions)</p>
<b>Balance Computation Method Explanation</b>	<p>We calculate the Interest Charge on your Account by multiplying the Average Daily Balance (including new transactions) by a Daily Periodic Rate for each day in the billing cycle. We do this separately for Cabela's Purchases (i.e., those made at Cabela's stores, Cabela's catalogs, or online at <a href="http://www.cabelas.com">www.cabelas.com</a>), Purchases other than Cabela's Purchases ("Other Purchases"), Balance Transfers, Cash Advances, and promotional balances (see "Special Promotions").</p> <p>To calculate the Average Daily Balance, for each day of the billing cycle we take (1) your beginning balance; (2) add any new transactions, Interest Charges, Fees and other charges (as applicable); and (3) subtract any payments or other credits to get that day's Daily Balance. The Daily Balance is considered to be \$0.00 for any day on which the Account has a credit balance. We add all your Daily Balances and divide the total by the number of days in the billing cycle to get the Average Daily Balance. To calculate the Daily Periodic Rate we take the annual percentage rate applicable to your Account and divide it by 365.</p>
<b>Transaction Fees</b>	<p>Cash Advances: 4.0% of amount advanced, \$10 minimum</p> <p>Balance Transfers: 4.0% of amount transferred, \$10 minimum</p> <p>Foreign Currency Transaction: 1.0% of each transaction in U.S. dollars</p>
<b>Penalty Fees</b>	<p>Late Payment Fee: Up to \$35</p>

Information as of 12/1/2014

# CARDHOLDER AGREEMENT

World's Foremost Bank ("we" or "us") has issued you one or more Visa Cards. You agree that the use of a Cabela's CLUB Visa Credit Card ("Card") by you, a joint cardholder, co-signer, or an authorized user or any payment you make on your account ("Account") serves as your acceptance of the terms of this Cardholder Agreement and the accompanying Addendum to the Cardholder Agreement (collectively, "Agreement"). You agree to repay all advances made to you or on your behalf, along with interest and fees, as set forth in this Agreement. Capitalized terms in this Agreement that are not otherwise defined refer to and have the same meaning as terms used in your monthly billing statements.

## **ACCOUNT DEFINITIONS**

**Purchases:** Goods or services purchased on credit pursuant to this Agreement.

**Balance Transfers:** Transfers of outstanding balances from obligations owed to creditors other than World's Foremost Bank to your Account. Transfers occur through an advance of funds from your Account to those other creditors at your request. Balance Transfers may be limited to a portion of the Credit Limit.

**Cash Advances:** Transactions other than Purchases and Balance Transfers, including cash advances, credit extended through convenience checks, tax payments and transactions with a merchant or service provider identified as a seller of traveler's checks, foreign currency, money orders, lottery tickets, or similar products and services. Cash Advances may be limited to a portion of the Credit Limit.

**Credit Limit:** The maximum amount of credit that may be extended to you at any given time.

**Default:** Please see the Section of the Agreement entitled, "What if You Pay Late or Otherwise Fail to Comply with this Agreement?"

**Interest Charge:** The dollar amount of interest resulting from applying a Daily Periodic Rate to the Average Daily Balance on an account. Please see the Section of this Agreement entitled, "How Interest is Computed" for details concerning Daily Periodic Rate, Average Daily Balance, and how the Interest Charge will be calculated on your Account.

**Fees:** Charges payable under this Agreement, other than Interest Charges.

**Good Standing:** When an Account is open and not in Default as defined in this Agreement.

## **HOW YOU MAY USE THE ACCOUNT**

You may use your Account for Purchases, Balance Transfers, or to obtain Cash Advances, but may not use the Account for any unlawful purpose. You may not be able to use your Account if the Account is in Default under the terms of this Agreement. See "What if You Pay Late or Otherwise Fail to Comply with this Agreement?" for more information about Default.

You acknowledge receipt of the initial Credit Limit we have established for your Account. Individual transactions are evaluated by us based on factors such as suspected fraud, Account history, credit record, ability to repay, prior Cash Advances, safety and soundness considerations, and utilization of your Credit Limit (i.e., your Account balance in relation to your Credit Limit). If we allow a transaction that causes you to exceed your Credit Limit, we may, at our option, consider you to be in Default or, alternatively, require you to pay, as a part of your Minimum Payment Due, the amount by which your balance exceeds your Credit Limit. Information from credit bureaus may be obtained in connection with our review of your Account with respect to any renewal or future extension of credit.

We may adjust the Credit Limit or restrict or terminate your access to credit at any time, subject to any notice required by applicable law. Your available credit may not reflect payments posted to your Account, or may only reflect a portion of the payments posted to your Account, until up to 10 business days after our receipt of those payments.

## **HOW INTEREST IS COMPUTED**

We calculate the Interest Charge on your Account by multiplying the Average Daily Balance (including new transactions) by a Daily Periodic Rate for each day in the billing cycle. We do this separately for Cabela's Purchases (i.e., those made at Cabela's stores, Cabela's catalogs, or online at [www.cabelas.com](http://www.cabelas.com)), Purchases other than Cabela's Purchases ("Other Purchases"), Balance Transfers, Cash Advances, and promotional balances (see "Special Promotions").

**Average Daily Balance and Daily Periodic Rate:** To calculate the Average Daily Balance, for each day of the billing cycle we take (1) your beginning balance; (2) add any new transactions, Interest Charges, Fees and other charges (as applicable); and (3) subtract any payments or other credits to get that day's Daily Balance. The Daily Balance is considered to be \$0.00 for any day on which the Account has a credit balance. We add all your Daily Balances and divide the total by the number of days in the billing cycle to get the Average Daily Balance. To calculate the Daily Periodic Rate we take the annual percentage rate applicable to your Account and divide it by 365.

**Grace Period:** Purchases, Balance Transfers, and Cash Advances will be charged to your Account as of the transaction date. If you pay the New Balance shown on your statement in full on or before the Payment Due Date shown on your statement, we will not impose Interest Charges on Purchases which accrue from the Statement Date to the date we receive your payment. We will not impose Interest Charges on new Purchases, or any portion of a new Purchase, paid by the Payment Due Date on your current statement, if you paid the entire New Balance on your previous statement by the Payment Due Date on that statement. However, Interest Charges will begin to accrue on Balance Transfers and Cash Advances as of the transaction date and will continue to accrue until Balance Transfers and Cash Advances are paid in full.

**Rates:** Refer to the Addendum to the Cardholder Agreement for the annual percentage rates that apply to your Account. For any transactions that accrue interest at variable rates (as reflected in the Addendum to the Cardholder Agreement), the rate will be adjusted monthly based on the One Month LIBOR (rounded to the nearest hundredth) published in the Money Rates section of the Wall Street Journal on the last business day of each month ("Index"). We add a margin to the Index to get the annual percentage rate that will apply to that category of transactions. See the Addendum to the Cardholder Agreement for your margin. An increase in the Index will result in an increase in the annual percentage rate, Interest Charges, and may result in an increase of the required Minimum Payment Due. Any change to the annual percentage rate as a result of a change in the Index will apply to all outstanding balances for the category of transactions to which the variable rate applies. There is no limit on the amount by which the annual percentage rate may increase.

## **WHAT FEES AND CHARGES MAY WE IMPOSE?**

In addition to Interest Charges, you may be charged the following Fees:

- **Cash Advance Transaction Fee.** For each Cash Advance, we will charge the greater of: (a) \$10; or (b) 4% of the amount of the Cash Advance.
- **Balance Transfer Fee.** For each Balance Transfer, we will charge the greater of: (a) \$10; or (b) 4% of the amount of the Balance Transfer.
- **Late Fee.** If you fail to pay any Minimum Payment Due on or before the Payment Due Date as reflected on your statement, we will charge a late fee. The late fee will be the lesser of \$25 or the Minimum Payment Due from the previous cycle for your Account. However, the fee will increase to the lesser of \$35 or the Minimum Payment Due from the previous cycle for your Account if you fail to make a payment when due within six billing cycles of any prior late payment. The late fee will never exceed the amount of the Minimum Payment Due for the payment in Default.
- **Expedited Delivery Fee.** A charge of \$20 may apply for expedited delivery of replacement Cards.
- **Foreign Transaction Fee.** We will charge 1% of the converted U.S. dollar amount of non-U.S. dollar transactions. Charges will be converted into U.S. dollars under a currency conversion procedure established by Visa. The exchange rate for these transactions is (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the central processing date (which may differ from the rate Visa receives), or (b) the government-mandated rate in effect for the applicable central processing date. The currency conversion rate used on the processing date may be different than the rate that would have been used on the purchase date or the statement posting date.

We will charge 1% on transactions where the merchant is located in a country other than the United States and the transaction is settled in U.S. dollars.

### **WHAT DO YOU HAVE TO PAY AND WHEN?**

You must make a minimum payment ("Minimum Payment Due") each month as set forth in your monthly statement. We may refuse any payment not in U.S. dollars or which is made by instruments not drawn on financial institutions in the United States. Payments are credited to your Account as of the date of receipt.

If the New Balance shown on your monthly statement is less than \$25, your Minimum Payment Due is the New Balance. Otherwise, except if we agree to a repayment or workout plan, your Minimum Payment Due is the greater of:

- a) 2% of the New Balance, plus any amount past due (previously billed, but unpaid); or
- b) The total of all periodic Interest Charges, plus (i) Fees, plus (ii) \$25, plus (iii) any amount past due or any amount by which the New Balance exceeds the Credit Limit at the time of billing.

We may round the Minimum Payment Due to the nearest dollar.

If we agree to a repayment or workout plan, you must at least make payments as agreed for the duration of the agreed upon plan.

We must receive the Minimum Payment Due (or a larger amount) by 5:00 p.m. (central time) on the Payment Due Date on your monthly statement. You may not pay the Account through a Balance Transfer, Cash Advance, or Cabela's CLUB Points. Any payment of an amount less than the total amount outstanding does not relieve you of your obligation to pay the remaining amount due on the Account unless we have given our specific, prior written approval.

We may apply payments in amounts up to the Minimum Payment Due to your Account in any order or manner we choose. Any amount paid in excess of the Minimum Payment Due will be applied to balances in the order of those with the highest annual percentage rate to those with the lowest, as reflected on your most recent billing statement.

### **WHAT IF YOU PAY LATE OR OTHERWISE FAIL TO COMPLY WITH THIS AGREEMENT?**

Your Account will be in default ("Default") and/or considered not in Good Standing:

- a) If you do not make a required payment when due;
- b) If you fail to comply with the terms of this Agreement or any other agreement or obligation with us;
- c) In the event of your fraud or misrepresentation in connection with the application, issuance, or use of the Card and/or Account;
- d) If you use the Account in excess of your Credit Limit; or
- e) If you become bankrupt or insolvent.

If you are in Default, we may, at our option, refuse to extend further credit and declare the entire outstanding balance immediately due and payable. Defaults also may be reflected in your credit report and the credit report of any joint account holders, co-signers and/or authorized users on the Account.

### **AUTHORIZED USERS**

You may designate authorized users of the Account and may request Cards for those authorized users. You are responsible for the use of the Account by any authorized user or other persons who you permit to use the Account. You may request to have an authorized user removed from your Account and we will use reasonable efforts to do so upon your request. However, you are responsible for collecting and destroying any Cards that the authorized user has in their possession. Your request to remove an authorized user will not relieve you of responsibility for the charges the authorized user has made on your Account.

Authorized users are permitted to use the Account, make payments on the Account, report the Account or Cards as lost/stolen, redeem CLUB points, and initiate a dispute on the Account. Additionally, if you so elect with respect to any authorized user, you permit the authorized user to: obtain basic Account information (including information such as Account balance, Payment Due Date, etc.); change the Account address; request fee refunds; request statement copies and cycle code changes; activate Account Cards; discuss payment options; and request a credit balance refund. Regardless of your election, the authorized user will not be permitted to: discuss your credit information; close or reopen the Account; obtain assistance in registering/accessing our website; or request the following: name changes; Credit Limit changes; replacement Cards; the addition of authorized users or joint cardholders; or removal of a cardholder (except that an authorized user will be permitted to remove themselves as an authorized user on the Account).

## **SPECIAL PROMOTIONS**

From time to time, after you enter into this Agreement, we may offer you the opportunity to participate in promotional purchases at a reduced interest rate. In such cases, the details of the promotion, including the timeframe of the promotion, the specific type of purchase(s) that qualify for the promotion, and any additional limitations of the promotion will be set forth in the respective offer. For special promotional offers relating to particular purchases at Cabela's, the promotional period will be for a period of 12 months from the date of the qualifying purchase(s), and the promotional rate will be 0% for the qualifying purchase during the promotional period. At the expiration of the promotional period the remaining balance of a qualifying purchase (if any) will be subject to an interest rate of 9.99%. A promotional rate will only apply to the specific type of purchase(s) identified in an offer, and such qualifying purchases must be completed before the expiration date set forth in the offer in order to receive the promotional rate. Any purchases that are not part of a special promotional offer will be subject to the applicable interest rate as set forth in this Agreement.

## **ACCOUNT BASICS**

**Governing Law:** This Agreement and all transactions under the Agreement will be governed by (a) the laws of the State of Nebraska (except a person's capacity to enter into a binding contract will be governed by the laws of the state of that person's residence) and (b) applicable federal law and regulations.

**Card Ownership:** You must sign all Cards immediately upon receipt. Cards issued to you, a joint cardholder, co-signer, or any authorized user will remain our property. You must return the Cards if we request you to do so.

**Termination of Cards and Credit Privileges:** We may, at any time, without cause, without prior notice (except as required by applicable law), and without affecting your obligations to us, (a) cancel your available credit, (b) revoke the Cards, and (c) refuse to make further advances.

**Loss or Theft of Cards or Account Number:** If you notice the loss or theft of your Card or your Account number or a possible unauthorized use of your Card or Account number, you should write to us immediately at: P.O. Box 82608, Lincoln, NE 68501; or call us (during normal business hours) at 1-800-850-8402 or (outside of business hours) at 1-800-556-5678.

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.

**Change in Terms:** We may modify the terms of this Agreement at any time. We will provide you any notice of change in terms required under applicable law. Changes will apply to all balances, including existing balances and future transactions, except as prohibited by applicable law. If applicable law grants you the right to reject any changes, the notice of change in terms will advise you of that right and the effects of rejecting the change.

**Duty to Provide and Update Your Information:** You agree to notify us of any changes to your address, telephone number or income within 30 days of such change.

**Waiver and Severability of Contract Provisions:** Our failure to enforce any provision of this Agreement or to exercise any of our rights upon Default will not be a waiver of our right to enforce these provisions or declare a future Default on other occasions. If any part of this Agreement is determined to be invalid or unenforceable, the balance of the Agreement will remain in full force and effect.

**Authorization to Call and Monitor/Record Calls:** You give us, our affiliates and agents ("Covered Parties") express consent to contact you for any lawful purpose at any telephone number you provide to us, or from which you call or may be called by us (including, but not limited to, telephone numbers publicly associated with you), and you further agree that such contacts are not unsolicited. Such lawful purposes include, but are not limited to: obtaining information; Account transactions or servicing related matters; suspected fraud or identity theft; collection on the Account; and providing information about special products and services. You additionally agree that the Covered Parties may contact you at those number(s) via text message, automatic dialer calls, live operator and/or pre-recorded/artificial voice messages. You agree to be contacted by the Covered Parties via all of these methods whether or not the phone number is a home phone or work phone, or whether it connects to any type of mobile/wireless device, and also regardless of whether you will be charged by your telecommunications service provider for receipt of the calls/messages at those phone number(s).

We may listen to and record telephone conversations with you (whether the telephone conversation is initiated by you or us) for purpose of monitoring and improving the quality of service.

**Request of Information and Reporting of Information:** We may periodically request updated information from you and/or any joint cardholder, co-signers or authorized users on the Account, and we may provide, consistent with applicable laws and regulations, information with respect to your Account to others, including consumer reporting agencies and other credit grantors.

**Credit Reports:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other Defaults on your Account, as well as your Account balance, may be reflected in your credit report and the credit reports of joint cardholders, co-signers, and/or authorized users on the Account.

**CABELA'S CLUB POINTS REWARDS PROGRAM**

Cabela's CLUB Visa accounts that are in Good Standing are eligible to receive "Cabela's CLUB Points" for Purchases (but not for Cash Advances, Balance Transfers, Interest Charges, or Fees) at a rate of at least 2 points for each dollar of Cabela's Purchases and 1 point for each dollar of Other Purchases. One hundred (100) Cabela's CLUB Points equates to one dollar towards purchases at Cabela's, Inc. and its merchandising subsidiaries located in the United States. Cabela's CLUB Points can be redeemed by applying them toward purchases made through Cabela's retail stores located in the United States, [www.cabelas.com](http://www.cabelas.com), or Cabela's catalogs issued in the United States any time your Account is open, in Good Standing, and not in Default. You may not redeem Cabela's CLUB Points for cash or to make payments on your Account. **All Cabela's CLUB Points will be cancelled if your Account is closed for any reason.** You will be billed for the dollar equivalent of any negative Cabela's CLUB Points balance that may exist at the time your Account is closed. The status of your Cabela's CLUB Points will be summarized on each monthly statement. Redemption of Cabela's CLUB Points is the obligation of Cabela's, Inc. and its merchandising subsidiaries. World's Foremost Bank has no obligation to redeem Cabela's CLUB Points. We may modify or terminate the Cabela's CLUB Points program at any time.

Information as of 12/1/14