

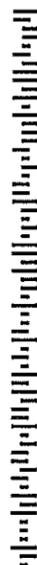
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Visa® or Visa® Gold Credit Card for the purchase of goods or services, the following benefits are yours!

TRAVEL ACCIDENT INSURANCE

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST. Not FDIC Insured, Not Insured by any Federal Government Agency, Not a Deposit, Not Guaranteed by the Bank, May go down in value.

SCORECARD® BONUS POINTS

Earn Bonus Points for every net retail purchase you make with our Pinnacle Bank Credit Card! You can redeem Bonus Points for brand-name merchandise and exciting travel awards. Visit www.scorecardrewards.com and browse the current award selections. You'll be amazed at what ScoreCard® has to offer! To find out how the plan works, ask one of our friendly representatives. **Your points are good for 3 years from the date earned and will expire at that time if not redeemed.**

With Visa®

ADVANTAGE - BASIC

- Travel Reservation Service
- Bonus Travel Dividends
- Vision Care Discounts
- Prescription Discounts
- Payment Card Registration
- Quarterly Newsletter
- Key Registration
- Auto Rental Insurance

Not FDIC Insured, Not Insured by any Federal Government Agency, Not a Deposit, Not Guaranteed by the Bank, May go down in value.

With Visa® Gold

ADVANTAGE - COMPLETE

- Travel Reservation Service
- Bonus Travel Dividends
- Concierge Services
- Automobile Rental Insurance
- Personal Shopper
- Vision Care Discounts
- Prescription Discounts
- Medical Assistance Services
- Payment Card Registration
- Quarterly Newsletter
- Key Registration
- Auto Rental Discount
- Travel Protection
- Lost Luggage Locator Service
- Lost or Damaged Luggage Insurance
- Hotel-Motel Burglary Insurance

Not FDIC Insured, Not Insured by any Federal Government Agency, Not a Deposit, Not Guaranteed by the Bank, May go down in value.

Interest Rates and Interest Charges	Visa®	Visa® Gold
Annual Percentage Rate (APR) for Purchases	15.99% Fixed	10.99% Fixed
APR for Balance Transfers	15.99% Fixed	10.99% Fixed
APR for Cash Advances	15.99% Fixed	10.99% Fixed
Penalty APR and When it Applies	None	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction date.	
Minimum Interest Charge	N/A	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .	
Fees	Visa®	Visa® Gold
Annual Fee	N/A	N/A
Transaction Fees	<ul style="list-style-type: none"> Balance Transfer: 2.0% of the amount transferred. Cash Advances: 2.0% of the amount advanced (\$2.00 minimum) Foreign Transaction: 1.0% of each multi-currency transaction in U. S. Dollars or 0.80% of each single-currency transaction in U.S. Dollars 	
Penalty Fees	<ul style="list-style-type: none"> Late Payment: Up to \$25.00 Over-the-Credit-Limit: None Returned Payment: None 	
Other Fees	<ul style="list-style-type: none"> Telephone Payment Fee: \$10.00 per occurrence if processed with a live representative. No charge if processed through the automated system. 	

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).* An explanation of this method is provided in your account agreement. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

CREDIT APPLICATION

Check Account Choice:
(Signature required for joint applicant)

- Individual Account
 Joint Account
 (see co-applicant and signatures section)
 Credit Line Increase

Credit Limit Requested \$ _____

Check Card Choice Visa® Visa® Gold

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

APPLICANT <small>Note: All applicants must complete this section to avoid delay in processing your application.</small>	Last Name		First	Middle	Social Security Number		
	Date of Birth	No. of Dependents	Home Phone ()	Cell Phone ()	Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Monthly Payment \$	
	Current Address		City	State	Zip Code	How Long (yrs)	
	Mailing Address (if different from above)		City	State	Zip Code	How Long (yrs)	
	Previous Address (if less than 2 years at present address)		City	State	Zip Code	How Long (yrs)	
	Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone ()		How Long (yrs)		
	Address		Position/Occupation		Monthly Gross Income \$		
CO-APPLICANT <small>Note: Intended for joint applicant, this information is not required for an individual account.</small>	Last Name		First	Middle	Social Security Number		
	Date of Birth	No. of Dependents	Home Phone ()	Cell Phone ()	Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Monthly Payment \$	
	Current Address		City	State	Zip Code	How Long (yrs)	
	Previous Address (if less than 2 years at present address)		City	State	Zip Code	How Long (yrs)	
	Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone ()		How Long (yrs)		
	Address		Position/Occupation		Monthly Gross Income \$		
	Name and Address of Previous Employer (if less than 2 years at present employer)				How Long (yrs)		
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness					Amount per Month \$		
Nearest Relative (Not Living With You)				Home Phone ()	Relationship		
CREDIT INFO <small>Note: Attachments of credit reports are not required for an individual account.</small>	Name and Address of Creditor		Name under Which Account is Carried	Account Number	Balance	Monthly Payment	
	1. Home Mortgage/Rent						
2. Bank Name & Branch Location						N/A	
SIGNATURES	PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.						
	X	Applicant Signature		Date	X	Co-Applicant Signature	
TRANSFER OF BALANCE REQUEST	Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.						
	<input type="checkbox"/> Credit Card Account Number _____		Amount to be transferred \$ _____				
Signature _____							
FOR INTERNAL USE ONLY	Visa Account No.						
	Date Approved	Credit Line			Approved By		