

Exercise your financial freedom  
with the low intro **0% APR\***

# COLLEGE Visa Card

 First National Bank  
Omaha

Dear Joe College Student,

You're on your own, you're independent,  
now show them you're financially responsible with the  
**College Visa Card from First National Bank Omaha.**

**MONEY MANAGEMENT 101.** When you're in college, expenses can really add up, especially at the start of a new semester. The College Visa Card can help you manage your expenses with no annual fee, a generous credit limit, and a 25-day grace period on new purchases – features that help you to pay your expenses at a more manageable pace. You'll also receive complimentary educational materials to help you learn more about managing your finances. And, when you make your payments on time, you'll be building a solid credit history for your future – now that's Smart Money!

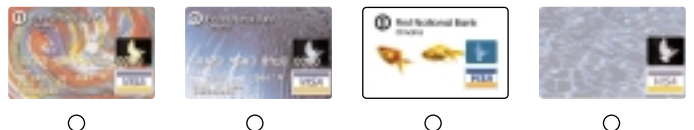
**BONUS!** School is expensive enough, why pay full price for books? With the College Visa Card, you'll receive a 5% discount on college textbooks, supplies and collegiate apparel at any NBC bookstore! Visit [www.nbcbooks.com](http://www.nbcbooks.com) for a list of participating college bookstores or see the enclosed insert.

Not only does the College Visa Card give you the freedom to express yourself with your choice of four exclusive card designs, it also offers:

- \* A low introductory 0% APR\* on purchases for the first six billing cycles after your account is opened. You'll have to look long and hard to find a better deal – and don't you already work hard enough?
- \* After that, your rate may vary – and there's no annual fee.

\* Low introductory 0% APR on purchases for the first six billing cycles after your account is opened. After that, the APR may vary (14.99% APR as of 00/00/00). The APR for cash advances may vary (19.99% as of 00/00/00). See the enclosed "Summary of Credit Terms" for additional information about fees, rates and other costs.

## COLLEGE VISA CARD INVITATION



Number of Cards Requested

If name or address is incorrect, please correct.

### STUDENT INFORMATION

E-Mail Address: \_\_\_\_\_

Postal Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_ U.S. Citizen:  Yes  No

Mother's Maiden Name: \_\_\_\_\_ \$ \_\_\_\_\_

Home Telephone With Area Code: \_\_\_\_\_ Total Annual Income \*\* \_\_\_\_\_

Present Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Business Telephone With Area Code: \_\_\_\_\_

Signature: \_\_\_\_\_ (Print or Type) \*Name of the student if different than above. Permanent Home Number: \_\_\_\_\_

See the enclosed "Summary of Credit Terms" for additional information about rates, fees and other costs.

Please fill in the 5-digit code found below the card design you selected.

Traditional  Signature  Text or  Text or  Graduate

### CO-APPLICANT:

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Home Address (if different from above): \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Postal Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Home Telephone With Area Code: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_ Registered By: \_\_\_\_\_

\$ \_\_\_\_\_ Total Annual Income \*\* \_\_\_\_\_ Business Telephone With Area Code: \_\_\_\_\_

**SIGNATURES:** By signing, you so certify that the above information is correct, (I) agree to comply with the Cardholder Agreement that will be sent to you, (I) agree to be bound by the terms of the Cardholder Agreement, and I agree that the First National Bank of Omaha will not be responsible for any credit reporting liability for "Credit Report" purposes for any violation of the cardholder agreement that you incur after the issuance of the card to the extent permitted by this application. Conditions of First National Bank of Omaha.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**OPTIONAL GROUP CREDIT CARD INSURANCE**  
Check your state's group credit card insurance program for more information.  
Annual Cost: \_\_\_\_\_

**PROTECTION FOR YOUR CREDIT CARD**  
By getting the Visa Card online, you'll receive a 5% discount on your annual fee.  
Annual Cost:  \$10 for Visa  \$15 for Visa

0092453171

# Exercise your financial freedom with the **COLLEGE** Visa Card

**FINALLY, STUDENTS -**  
GET THE CREDIT YOU  
DESERVE WITH THE  
COLLEGE VISA CARD FROM  
FIRST NATIONAL BANK  
OMAHA

**No Annual Fee**

**Intro 0% APR\***  
on purchases

**\* Generous  
Credit Limit**

**\* First National Bank  
Omaha's Account Privacy  
& Protection Policy**

**\* Visa's Zero Liability Policy**

**\* AutoPay Service**

**\* 5% Discount on college  
textbooks, supplies and  
collegiate apparel!†**

**\* \$10 in Pizza Hut® gift  
certificates when  
you use your  
College Visa  
Card by  
September 30,  
2002‡  
(Certificates good  
through December 31,  
2002)**

**\* Discounts at  
Various Merchants**

**\* Your Choice of Four  
Exclusive Designs**

**\* SIGN UP NOW!  
Start building your  
credit today while  
you prepare for  
tomorrow's career.**

**\* Waiting for  
co-signer language  
from legal –  
something like: If  
you think you  
won't qualify for  
the College Visa  
Card on your  
own, you can  
ask your parent  
or guardian to  
apply with you.**

## **FLEXIBILITY**

### **CONVENIENT ONLINE ACCOUNT ACCESS**

Sign on to [www.firstnational.com](http://www.firstnational.com) and manage your account from your computer 24 hours a day. With our convenient online account access, you can pay your credit card bill, view your current and past seven statements, request credit limit increases and more.

### **AUTOPAY SERVICE**

Now you don't have to send us a check every month. Just sign up for our free AutoPay service, and we'll deduct your monthly payments directly from your checking or savings account. It's the easiest way to pay your monthly statement – and you'll save money in postage.

## **FUN**

### **PIZZA HUT® GIFT CERTIFICATES**

When you use your College Visa Card by September 30, 2002, we'll send you \$10 in gift certificates to Pizza Hut®. (Certificates good through December 31, 2002).



### **EXPRESS YOURSELF**

You're Smart, You're Stylin' - now express that unique style with your choice of four exclusive card designs.

## **FUTURE**

### **BUILD YOUR CREDIT TODAY... WHILE PREPARING FOR TOMORROW'S CAREER**

Helps you now and after you graduate, by building a solid credit history for everything you'll need when you enter the "real world", whether it be a car loan, a home loan, or even a loan for starting your own business!

### **MONEY MANAGEMENT 101**

Learn how to build a foundation for a strong financial future with complimentary educational materials on financial management.

## **SAVINGS**

### **5% DISCOUNT ON COLLEGE TEXTBOOKS, SUPPLIES AND COLLEGIATE APPAREL†.**

College life is expensive enough - why pay full price for books? Visit [www.NBCBooks.com](http://www.NBCBooks.com), or see the enclosed insert, to find a list of college bookstores that offer a 5% discount on purchases (excluding software) made in their store with the College Visa Card.

### **DISCOUNTS AT VARIOUS MERCHANTS**

Check your statement periodically for discounts on food... clothing... music... all the little things that make college life more fun.

## **SECURITY**

### **VISA'S ZERO LIABILITY PROGRAM**

No matter where you use your College Visa Card - whether it's over the Internet, on the phone or at the store - use it with confidence. With Visa's Zero Liability program, you're not held responsible for any unauthorized charges made to your College Visa Card.

### **FIRST NATIONAL BANK OMAHA'S ACCOUNT PRIVACY & PROTECTION POLICY**

We understand that any information you give to us is private. That's why we take every precaution to make sure it's protected. In addition, we enforce our policy not to sell lists of our customers' names, addresses or account information to any unrelated business. And, if we notice any unusual activity on your account, we'll contact you immediately to help protect you from fraud.

## **AND... SERVICE**

At First National Bank Omaha, you come *first*. For 138 years, we have committed ourselves to attaining even higher levels of personalized service - a promise believed in and acted out daily. Combine that with quality products and high ethical standards, and you'll see why we are one of the oldest and most respected financial institutions in the nation. *We put customers first.*

## **Start exercising your right to financial freedom – Apply Today!**

**IT'S EASY TO GET THE CREDIT YOU DESERVE - APPLY FOR YOUR COLLEGE VISA CARD TODAY, BY:**

- Mailing us the attached application in the enclosed, postage-paid reply envelope, or
- Call 1-800-818-3626 toll-free. 24 hours a day, 7 days a week, or
- Log on to [www.firstnational.com/collegevisacard](http://www.firstnational.com/collegevisacard) and enter your special offer code

Sincerely,

George F. Schmelzel  
Vice President

PS. Students, carry the card that shows your commitment to smart money management. Apply today for the College Visa Card, and you'll start saving right away with a low intro 0% APR\* on purchases and no annual fee.

† Complete details, including restrictions, limitations and exclusions, will be provided when you become a card member. Discount good through Month, day, year. See enclosed insert for a list of bookstores.

‡ Please allow four to six weeks after you qualify to receive your Pizza Hut(r) gift certificates. Pizza Hut(r) gift certificates can be redeemed at any participating Pizza Hut(r) location. The Pizza Hut name, logos, and related marks are trademarks of Pizza Hut, Inc. and are used with permission. (c) 2001 Pizza Hut, Inc.