

College Card



FINALLY STUDENTS,
START GETTING THE
CREDIT YOU DESERVE...



Apply today for
the College Visa Card

ENJOY LOW INTRO 0% APR*
AND NO ANNUAL FEE!

 First National Bank
Omaha

You're on your own. You're independent.

Now, show them how smart you really are...
Pave the way for a solid financial future
while you're still in school!

APPLY TODAY FOR THE COLLEGE VISA CARD AND RECEIVE BENEFITS THAT REALLY MAKE THE GRADE:

- * 5% discount on college textbooks, supplies and collegiate apparel!† (See enclosed insert for complete details.)
- * Various merchant discounts
- * \$10 in Pizza Hut® gift certificates when you use your College Visa Card by September 30, 2002†. (Certificates good through Dec. 31, 2002.)
- * Introductory **0% APR*** on purchases and **NO ANNUAL FEE**
- * Generous credit limit
- * Visa's Zero Liability policy
- * First National Bank Omaha's policy of privacy & protection
- * 25-day interest-free grace period on new purchases
- * 24-hour access to your account at www.firstnational.com
- * AutoPay service and friendly, knowledgeable customer service
- * Learn to manage your finances with complimentary educational materials.

And more!

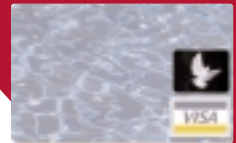
START EXERCISING YOUR RIGHT TO
FINANCIAL FREEDOM... GET YOUR
COLLEGE VISA CARD TODAY!

IT'S EASY TO APPLY...

Send in your application by mail, or
For faster service, call 1-800-818-3626, 24 hours
a day, 7 days a week, or apply online at
www.firstnational.com/collegevisacard

Express yourself...

choose from 4 exclusive designs!



* 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.

† 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® gift certificates. Pizza Hut® gift certificates can be redeemed at any participating Pizza Hut® location. The Pizza Hut name, logos, and related marks are trademarks of Pizza Hut, Inc. and are used with permission. ©2001 Pizza Hut, Inc.