

ANA CARD U.S.A.

VISA

口座番号 Account Number:
 新規ご利用額 New Balance:\$2,628.47
 最低支払額 Minimum Payment Due:\$52.00
 支払期日 Payment Due Date: November 3, 2014

2253 059202

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

Make checks payable to First Bankcard

Amount of Payment Enclosed 同封する支払金額

\$

Change of Address? If yes, please
 complete reverse side.

住所変更? その場合は、裏面を記入
 してください

0 0 0 000000005200 0000000

この部分を切り離して、支払い小切手を同封の上、返信用封筒にてご郵送ください。

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

ANA CARD U.S.A. Business Platinum Edition® Visa®

Account Number:
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Account Summary

Previous Balance 前月残高...\$2,450.36
 Payments お支払い金額...-\$2,450.36
 Other Credits その他クレジット...-\$6.92
 Purchases ご利用金額...+\$2,635.39
 Balance Transfers 残高移行...+\$0.00
 Cash Advances 現金引き出し...+\$0.00
 Fees Charged 手数料...+\$0.00
 Interest Charged 利息...+\$0.00
New Balance 新規利用残高...\$2,628.47

Statement Closing Date 10/06/14
 Days in Billing Cycle 32

Total Credit Limit 限度額....\$15,000.00
 Available Credit 利用可能枠\$12,371.00
 Cash Limit 現金引出限度額\$3,000.00
 Available Cash 利用可能現金枠\$3,000.00



Payment Information

New Balance 新規ご利用残高.....\$2,628.47
 Minimum Payment Due 最低支払い金額.....\$52.00
 Past Due Amount 支払い遅延額.....\$0.00
Payment Due Date 支払い期日.....November 3, 2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased to a Penalty APR of up to 29.99%.

明細書締め日
 請求サイクル日数

支払い遅延に関するご注意
 支払い期日までに最低支払い金額以上のお支払いがない場合は、最高で\$37の遅延手数料が請求され、さらに年利が最高で29.99%まで上昇する可能性があります。



Customer Service

Save Time and Stamps
 by Paying Online!

Call: Toll Free 1-800-733-5558

(TDD Telecommunications Device for the Deaf: 1-800-925-2833)

Visit: www.firstbankcard.com

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

CreditWiseSM

Avoid Credit Card Fraud

Do not give out your account number over the phone unless you initiate the call. Credit card thieves have been known to pose as credit card issuers and other businesses to trick you into giving out your credit card number. Legitimate companies don't call you to ask for a credit card number over the phone.



特典に関する要項

Rewards Summary

Total points earned this month.....2,629
 今月の合計ポイント

Remember...

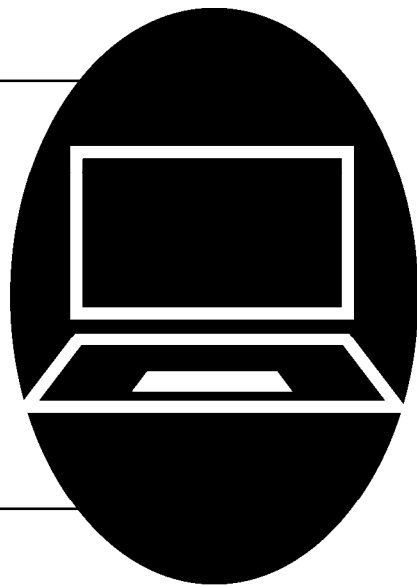
keep using your card to
 increase your rewards total
 - the more you charge, the
 more rewards you earn!



Transaction Detail

請求日 Trans Date	掲載日 Post Date	参照番号 Reference Number	取引内容の詳細 Transaction Description	取引金額 (返金) Credits (CR) and Debits
Payments and Other Credits お支払いとクレジット				
9-16	9-16	74418004259023000015571	PAYMENT - THANK YOU	\$2,450.36 (CR)
9-17	9-18	74493984261191007325819	T Store #245 QPS SAN MATEO CA	\$6.92 (CR)
Transactions 取引				
9-04	9-08	24431054249286865183778 7	ABCDEF ANYTOWN CA	\$11.68
9-05	9-08	24164074248418219760116	ALWEJHH SAN FRANCISCO CA	\$23.00
9-05	9-08	24625734250281318429505	AWLITEHHJJ SAN BRUNO CA	\$15.41
9-06	9-08	24164074250018627096312	ALSKEJHGTJHERJGBURLINGAME CA	\$109.00
9-10	9-11	24692164254000915457113	COFEEJKHAJEH MILLBRAE CA	\$9.00
9-10	9-11	24231684254837000271718	DEASEJHJHKJEH MILLBRAE CA	\$11.74
9-10	9-12	24164074254221014140554	ASLEJHGUEWHUG MILBRAE CA	\$5.99
9-11	9-15	24013394255001202966091	CHAMPAGNE RESTAURANT MILLBRAE CA	\$35.00
9-13	9-15	24692164256000876481761 2	ASJGHJEJHJH CA	\$92.35
9-13	9-15	24164074257418172669831	SJDGHJKHASJLKEJH MILLBRAE CA	\$24.15
9-14	9-15	24427334257720026680638	ASLJKEGHJSEGLJLSAH SAN MATEO CA	\$14.05
9-15	9-16	24692164258000916437060 2	AJLSKEHJHEJGHJ 800-432-6348 CA	\$39.99
9-15	9-16	2413363425850001171986 2	ASEJHJLEHLJUJHJGLHUDF 800-531-8111 TX	\$360.46

FREE online access
to your account.
Anytime. Day or night.



Account Number:
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 **Transaction Detail**

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
9-15	9-16	24493984259191000344154	KASHGAEHSJH BURLINGAME CA	\$77.38
9-15	9-17	24625734259281359300582	INSURANCE SAN BRUNO CA	\$9.05
9-15	9-17	24625734259281359300590	INSURANCE SAN BRUNO CA	\$5.12
9-17	9-18	24431064261207824600514	ASKEHJKHKJHKH SAN CARLOS CA	\$26.34
9-17	9-18	24493984261191005098223	SUPER MARKET MILLBRAE CA	\$31.43
9-19	9-22	24445734263600121266809	SHOPPING SAN MATEO CA	\$25.00
9-19	9-22	24445004263100184431000	GROCERY SAN MATEO CA	\$35.49
9-20	9-22	24445004264000201220403	GROCERY STORE FOSTER CITY CA	\$17.47
9-22	9-24	24761974266400641000902	CAR SHOP REDWOOD CITY CA	\$13.50
9-23	9-25	24445004267100154853510	GROCERY SAN MATEO CA	\$17.71
9-23	9-25	24625124267442364519269	GASOLINE SAN CARLOS CA	\$20.99
9-27	9-29	24445004271100163564375	GROCERY SAN MATEO CA	\$7.08
9-27	9-29	24493984271191009856608	GROCERY STORE QPS SAN MATEO CA	\$17.64
9-28	9-30	24445004272100111596874	GROCERY SAN MATEO CA	\$22.16
9-29	9-30	24445004273600109421208	DRUG STORE BURLINGAME CA	\$13.07
9-29	9-30	24431064273206077100038	SHOPPING SAN CARLOS CA	\$1,055.99
9-29	10-01	24445004273100114261103 7	SHOPPING 888-282-6060 IA	\$406.77
10-02	10-03	24164074275418175275667	POST OFFICE BURLINGAME CA	\$5.75
10-03	10-06	24431054277286121317926 7	CELL PHONE 888-979-3155 CA	\$12.53
10-04	10-06	24493984278191003292332	GROCERY SAN MATEO CA	\$36.60
10-04	10-06	24164074278418170452284	POST OFFICE402534709048 SAN MATEO CA	\$12.75
10-04	10-06	24445004278100148478900	SLIFT SHOP SAN MATEO CA	\$13.75

Fees

Total Fees For This Period **\$0.00**

Interest Charged 請求された利子

Interest Charge on Purchases	購入に対しての利息	\$0.00
Interest Charge on Cash Advances	現金引出に於ける利息	\$0.00
Interest Charge on Balances Transfers	現金繰越に対する利息	\$0.00
Total Interest For This Period	今回の期間における合計利息	\$0.00

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) 年利	利息対象日計平均残高 Balance Subject to Interest Rate	対象日数 Days Rate Used	請求された利息 Interest Charge
Purchases	13.99% (v)	\$0.00	32	\$0.00
Cash Advance	25.24% (v)	\$0.00	32	\$0.00
Intro Purchases	1.90%	\$1,976.00	32	\$0.00

2014 Total Year-to-Date

Total fees charged in 2014 ...2014年に請求された合計手数料...\$0.00
Total interest charged in 2014 ...2014年に請求された利息合計...\$0.00

Additional Information Regarding Your Account

Important: Make sure you know your credit card's Personal Identification Number (PIN) - it's the only way to get cash advances at ATMs around the world.

It's easy to set up your PIN:

1. Call 1-800-446-9183
2. Set up your custom PIN by following the prompts
3. Get cash using your credit card at any ATM - your PIN will be activated and ready to use within 24 hours after you create it

>> You can also get your PIN by logging into your account online and following the instructions.

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.

Penalty APR: A Penalty APR may apply to your account if you fail to make a minimum payment to us when due, if you exceed your credit limit with us (this trigger is not applicable if your account has no pre-set spending limit), or if you make a payment to us that is dishonored for any reason. Once triggered for any of these reasons, a Penalty Rate may apply indefinitely. If we do not receive a minimum payment within 60 days of its due date, a Penalty APR may apply to future transactions and all outstanding balances indefinitely unless 6 consecutive minimum payments are made when due. See your Cardmember Agreement or renewal notice for more information on Penalty APRs.

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.

No Pre-Set Spending Limit: If your account has no pre-set spending limit as previously disclosed to you, please read the following provisions applicable to your account. No pre-set spending limit does not mean unlimited spending. Your account will be assigned a revolving credit limit for Purchases and Cash Advances. For Cash Advances, you may only spend up to your assigned cash revolving credit limit. For Purchases, you may be authorized to exceed your assigned revolving credit limit. Each transaction you make is authorized based on factors such as your account history, credit record, absence or presence of suspected fraud, and performance and delinquency patterns. If you attempt to make a transaction that exceeds your assigned revolving credit limit for Purchases, your account will be evaluated based upon the length of time your account has been open and account usage, performance and delinquency patterns with us, current and historical information regarding your credit in general, and your ability to repay. In certain circumstances, we may ask for additional financial records to authorize a transaction. If you are authorized to exceed your revolving credit limit, you will be required to pay, as part of your minimum monthly payment, the amount by which your New Balance exceeds your revolving credit limit. We encourage you to provide us with notice of forthcoming unusual activity, such as high transaction amounts, high velocity, or changes in geographic patterns. For all purposes of this billing statement any reference to Credit Limit means revolving credit limit.

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.