

## GBank Application Disclosures, Terms and Conditions

As of 04/15/2025

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases†</b>	<b>19.99% to 27.99%</b> when you open your account based on your creditworthiness and other factors.  Your APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>29.49%</b>  This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the posting date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.50</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>• Cash Advance</li><li>• Foreign Transaction</li></ul>	Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater <b>3%</b> of each Purchase or Cash Advance transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment</li><li>• Returned Payment</li></ul>	<b>\$30</b> <b>\$30</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions).” See “How Do You Calculate The Interest Charge?” section below.

†The account transactions we treat as Purchases include “Gaming and Sports App Loads,” which are transactions submitted by a merchant using Merchant Category Code (MCC) 4829, 6051, 7800, 7801, 7802, or 7995. Merchants are assigned an MCC based on the merchant’s primary line of business. GBank does not determine the MCC used by any merchant. The MCC is determined by the card network based on the merchant’s primary line of business.

**How We Calculate Variable Rates Based on the Prime Rate:** We use the highest U.S. Prime Rate listed in the online The Wall Street Journal ([www.wsj.com](http://www.wsj.com)) on the last business day of the month, in which the rate change is reflected during the next billing cycle after the month in which the index rate change was published. For the purchase APR, we add from 12.49% - 20.49% to the Prime Rate based on your creditworthiness and other attributes. When we evaluate your creditworthiness, we consider your credit report, all the information you provided and other information. Some customers may receive higher rates, but the same cash back rewards offer. For the cash advance APR, we add 21.99% to the Prime Rate. Your variable APRs will never be less than zero or higher than 27.99%.

**What Are The Daily Periodic Rates Used To Calculate My Interest?** The daily periodic rate for your Purchase APR is 0.05476712%, 0.05750685%, 0.06024658%, 0.06298630%, 0.06572603%, 0.06846575%, 0.07120548%, 0.07394521%, and 0.07668493% and Cash Advance APR is 0.08079452%. See “How Do You Calculate The Interest Charge?” section in the below.

**How Do You Calculate The Interest Charge?** We use a method called Average Daily Balance (including new transactions). Under this method, we first calculate your daily balance; for each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day’s balance, then 2) subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month’s balance in full (or if your balance was

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zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions subject to a grace period are not added to the daily balances. Next, to find your Average Daily Balance: 1) add the daily balances together for each segment, and 2) divide the sum by the number of days in the billing cycle. At the end of each billing cycle, we determine your Interest Charge as follows: 1) multiply your Average Daily Balance by the daily periodic rate (APR divided by 365) for that segment, and 2) multiply the result by the number of days in the billing period. NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the interest charge actually assessed.

**USA Patriot Act:** To help government fight the funding of terrorism and money laundering activities, Federal law requires 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 you 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.

**Military Lending Act Disclosure; Statement of Military Annual Percentage Rate ("MAPR"):** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36%. This rate must include, as applicable to the credit transaction or account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charge (other than certain application fees for specified credit transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account). Oral Disclosures: To hear important MLA disclosures and payment information provided in this Agreement, please call (866) 952-0051.

**Terms and Conditions:** The words "you" and "your" apply to each person who submits the application. The words "we," "us," and "our" mean GBank, its successors, assigns, and their respective agents and service providers. By submitting the application, you agree that you read these application disclosures, terms, and conditions, and you affirm that everything you stated in your application to us is true and complete. You certify that you are at least 18 years of age. To be eligible for this offer, you understand that your residential address must be in Washington, D.C. or any of the 50 states of the United States (excluding Iowa). You authorize us to obtain consumer report, employment, income, address, identity, and other information about you from consumer reporting agencies, other financial institutions, creditors, landlords, employers, government agencies, and other legitimate third party information sources to evaluate your application and, if we open an account for you, to review, collect, and service your account and manage our relationship with you. If you ask us, we will tell you the name and address of any consumer reporting agency from which we obtained a consumer report. This card may not be available to you if you currently have or have had the card in the preceding 24 month period. You consent to our sharing of information about you and your account with the organization, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, information about our credit experience with you. You may, as a customer, indicate a preference later to exempt your account from some of the information-sharing with other companies ("opt-out"), as explained by our privacy notices. If you accept or use an account, you do so subject to the terms of these Application Disclosures, Terms and Conditions, the Account Opening Disclosures, and the GBank Consumer Credit Card Agreement, as may be amended from time to time according to its terms. Each of you and all of you promise, individually and together, to pay us all amounts due on your account and under the GBank Consumer Credit Card Agreement, any time the account is used by any of you or by any authorized user of the account. Any changes you make to the terms of this application will have no effect. You understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. You understand that only a portion of your account credit limit will be available for Cash Advances. You agree that we may, on a periodic basis, consider your account for an automatic upgrade at our discretion. By applying and providing your telephone number(s) and email address(es), you expressly authorize us, any of our affiliates, or our marketing associates, agents and service providers to use any available written, electronic, or verbal means of contacting you for any purpose related to the servicing and collection of your accounts with us, for surveys and research, and for any other informational purpose related to your accounts with us (each, a "Communication"). You agree this authorization for Communications includes, but is not limited to, our use of manual calling methods, prerecorded or artificial voice messages, text messages, e-mail messages, and/or automatic telephone dialing systems. You agree that we, any of our affiliates, or our marketing associates, agents and service providers may contact you for these Communications using any e-mail address or telephone number you provide, including a number for a cellular telephone or other wireless device, regardless of any charges you may incur as a result. We will not charge you for making a Communication, but your service provider may. You agree that we, any of our affiliates, or our marketing associates, agents and service providers may monitor and record telephone calls about your account to assure service quality or for other legitimate business reasons. You understand and agree that we, any of our affiliates, or our marketing associates, agents and service providers may always communicate with you in any manner permitted by law that does not require your prior consent. If additional development is necessary based on the application information provided, we will make every attempt to contact you. You may receive different GBank promotional credit card offers by various methods, i.e. mail, in person or email/online. These promotional offers may have

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different terms based on how GBank introduces them. To ensure you respond to the correct offer, please apply using the options described in the original offer received.

### **GBank Credit Card Rewards Program Information**

**How You Earn Rewards:** When Eligible Customers use their GBank Rewards Credit Card Account to make authorized Purchases (including for Gaming and Sports App Loads), they earn rewards based on their Net Purchases (authorized Purchases made with an Eligible Customer's Account, minus returns, credits, and adjustments). Gaming and Sports App Loads are authorized transactions submitted by a merchant using Merchant Category Code (MCC) 4829, 6051, 7800, 7801, 7802, or 7995. No rewards are earned in connection with any unauthorized or fraudulent Purchases, Cash Advance, Promotional Offer, interest charges, other charges and fees, returns, chargebacks or other transactions or amounts described by the Reward Program Terms and Conditions, as may be amended from time to time.

**Base Rewards:** Net Purchases, other than Gaming and Sports App Loads, earn 2% rewards (equal to \$0.02 for every \$1.00 in applicable Net Purchases). Net Purchases for Gaming and Sports App Loads earn 1% rewards (equal to \$0.01 for every \$1.00 in applicable Net Purchases).

**Rewards Redemption and Reversals:** Eligible Customers may redeem Rewards as statement credits by calling GBank's customer service number 866-952-0051 or by using GBank's mobile/web app. Subject to a redemption minimum of \$5.00, Rewards may be used after they are earned. Redemption of Rewards is final, unless a Reward becomes subject to a full or partial Reversal due to a credit, return, or other adjustment in the Account. If we reverse a Redeemed Reward or adjust a Cardholder's Reward Balance, the Reversal will be reflected on the periodic statement for the billing cycle in which the Reversal occurred. There is no maximum amount of Rewards that may accumulate on an Eligible Customer's Account.

**Rewards Expiration or Cancellation:** Rewards of an Eligible Customer do not expire while they maintain an open Account. If an Account is closed or suspended for any reason, any unredeemed Rewards associated with the Account shall be void.

**Program Terms and Conditions:** Rewards Program Terms and Conditions with additional details will be sent to Eligible Customers with their Account opening materials. Rewards may not be transferred or redeemed for cash. Cardholders are responsible for any tax liability that may result from Program participation. Other significant terms apply. Program subject to change. The GBank Credit Card Rewards Program terms are subject to change at any time at GBank's discretion.

**Mobile Banking.** Mobile Banking requires you to download the GBank mobile banking app, which is available only for select mobile devices. Message and data rates may apply.

**Alerts.** You may elect to receive alerts by text or email. We do not charge for this service, but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

**\$0 Liability Guarantee for Fraudulent Transactions.** The \$0 Liability Guarantee covers fraudulent transactions made by others using your GBank consumer credit card account (the "Account"). Billing disputes that arise from authorized transactions, such as transactions where you are dissatisfied with your purchases from a merchant, are not covered by this guarantee. See the section called "Your Billing Rights" in the GBank Consumer Credit Card Agreement for more information about rights and responsibilities under applicable law. To be covered by this \$0 Liability Guarantee for Fraudulent Transactions, do not share personal or account information with anyone. Claims may be filed by the accountholder only against posted and settled transactions. Claims are subject to dollar limits and verification, including providing requested information supporting fraudulent use claim.

**Card Benefits.** Certain restrictions apply to each benefit. Details accompany new account materials.

**Suspension or Termination of Gaming and Sports Application Loads Transaction Privileges:** If we believe that you (the cardholder) or any authorized users of the account abuses or violates or potentially abused or violated the terms, conditions, or rules of a gaming operator or like merchant or displays any behavior that may be detrimental to a gaming operator or like merchant, then we reserve the right to suspend or terminate your account's ability to perform gaming or sports application loads or cash advances with gaming operators or like merchants utilizing this card. Gaming Operators are business entities that manage, operate, and/or oversee legal gaming activities and platforms.

**SMS Messages.** If you elect, or have previously elected, to have SMS messages sent to your mobile device you can opt-out of these messages by updating your alert preferences in *Manage Alerts* under *Card Services* on the GBank Online Banking site, or you can

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type 'STOP' in a response SMS message to any SMS message you receive from GBank. No mobile information will be shared with or sold to third parties/affiliates for marketing/promotional purposes. Message and data rates apply. Message frequency may vary.

### STATE NOTICES:

**Ohio Residents:** Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers these laws.

**Maine and Vermont Residents:** A credit report may be obtained at any time for purposes associated with the Account such as reviewing, modifying, renewing, and collecting on your Account. Upon your request, you will be informed whether or not a credit report was ordered, and if it was, you will be given the name and address of the credit bureau that furnished the report.

**New York Residents:** GBank may obtain your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-877-226-5697 or <http://www.dfs.ny.gov>.

**Wisconsin Residents:** No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless, prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.

## Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

## What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

GBank  
P.O. BOX 5401  
Omaha NE 68154-0190

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:

1. Within 60 days after the error appeared on your statement.
2. At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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.

## What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

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1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- 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.
- 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.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within **10 days** telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

### 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:

GBank  
P.O. BOX 5401  
Omaha NE 68154-0190

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.