



First National Bank Credit Cards
Find the credit card that's right for you.

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Whether you want rewards, cash back or a great rate.

<p>Limited Time Offer</p> <p>Cashback Rewards Visa® Card</p> <p>Apply Now Summary of Credit Terms</p> <p>Earn Unlimited 2% Back on Purchases²</p> <ul style="list-style-type: none"> Limited Time Offer Apply by March 4, 2020 Earn cash reward back with UNLIMITED 2% CASHBACK³ on Every Purchase - Every Day Rewards earned do not expire⁴ No Annual Fee! <p>Learn More</p>	<p>Rewards</p> <p>Complete Rewards® Visa® Card</p> <p>Apply Now Summary of Credit Terms</p> <p>Choose how to redeem your rewards, and you'll get even more back if redeemed into a First National account.</p> <ul style="list-style-type: none"> No annual fee! Earn 1% back on purchases² to redeem for cash back, gift cards, travel or merchandise. Double your rewards. Redeem your rewards into a First National checking, savings, mortgage or HELOC/HEAA account for a higher value of 2% back! <p>Learn More</p>	<p>Great Rate</p> <p>Platinum Edition® Visa® Card</p> <p>Apply Now Summary of Credit Terms</p> <p>A simple card with a great, low intro rate.</p> <ul style="list-style-type: none"> No annual fee!¹ 0% introductory APR¹ for the first 15 billing cycles after the account is opened on balance transfers after that a variable APR based on the Prime Rate between 12.25% and 20.25% APR depending on your creditworthiness. An introductory balance transfer fee¹ of 3% for the first 15 billing cycles after the account is opened applies to this offer (minimum \$10), after that a balance transfer fee of 5% applies to each balance transfer that you make (minimum \$10). \$25 statement credit when you make a purchase within the first 3 billing cycles after the account is opened.¹ <p>Learn More</p>
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<p>Statement Credits</p> <p>First National Bank American Express® Card</p> <p>Apply Now Summary of Credit Terms</p> <p>Spend money, earn statement credits.</p> <ul style="list-style-type: none"> No annual fee!¹ Earn 1.5% cash back² on purchases. Automatic statement credits every time you save \$25 in cash back.³ <p>Learn More</p>	<p>Help Build Credit</p> <p>Secured Visa® Card</p> <p>Learn More & Apply Summary of Credit Terms</p> <p>Take control of your credit.</p> <ul style="list-style-type: none"> No annual fee!¹ Take control and help rebuild your credit. Rebuild your credit - make loans by purchasing a high deposit between \$200 and \$5,000 (multiples of \$200 when you apply (subject to credit approval). <p>Learn More</p>
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[See Disclosure Details](#)

[Online Services](#) [Cardmember Agreements](#) [Application Status](#)

View your FICO® Score for free

See the Summary of Credit Terms link for each product listed above for important information on rates, fees, costs, conditions and limitations. For the Platinum Edition® Visa Card, an introductory balance transfer fee¹ of 3% for the first 15 billing cycles applies to the offer (minimum \$10). After that, a balance transfer fee of 5% applies to each balance transfer that you make (minimum \$10). For all other credit card products a balance transfer fee¹ of 5% applies to each balance transfer that you make (minimum \$10). Minimum monthly payments required.

You must pay your entire statement balance (including all promotional purchase and balance transfer balances) by the due date each month to avoid being charged interest on new purchases from the date those purchases are made, unless your new purchases are subject to a 0% interest rate.

Additional Features⁴

<p>Fraud Protection</p> <p>We monitor your account 24/7, and if we suspect fraudulent activity on your credit card, we notify you immediately.</p> <p>Learn More</p>	<p>FICO® Score</p> <p>View your FICO® Score each month online for free. Knowing your FICO® Score can help you maintain and better understand your financial health.</p> <p>Learn More</p>	<p>Visa Zero Liability®</p> <p>Our 24/7 guarantee that you won't be held responsible for fraudulent charges made with your credit card account information.</p>
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Our credit card calculator can help.

Compare two credit card options, calculate debt consolidation, see how interest rates affect credit card balances, and so much more.

[Choose a Calculator](#)

Important Information

¹ For additional information about Annual Percentage Rates (APRs), fees and other costs, see the Summary of Credit Terms link for each product listed above.
² See the Rewards Terms and Conditions in the Summary of Credit Terms link for the rewards product listed above for details, including earnings, redemption, expiration or forfeiture. Your* back rewards are earned as points.
³ You will earn a \$25 statement credit after the first purchase is posted to the Account within the first 3 billing cycles after the Account is opened. Please allow 4-8 weeks after you qualify for the statement credit to be applied to your credit card account.
⁴ Complete program details, including restrictions, limitations and exclusions, will be available when you become a Cardmember.
⁵ Visa's Zero Liability policy covers U.S. issued cards only and does not apply to PIN transactions not processed by Visa or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit www.visa.com/security.
 Visit NETS329.com for more information. Investors should consider if their or their beneficiary's home state offers any state tax or other benefits that are only available in such state's qualified tuition plan.
 Investments Are Not FDIC Insured* (No Bank, State or Federal Guarantee) May Lose Value
 *Except the Bank Savings Investment Option.
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 FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Please note, new cardmembers will generally see their FICO® Bankcard Score® (the version of FICO® Score we use to manage your account) within 45 days of account opening.

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