

FAQS

Here are the most common questions we get about the Orvis Rewards Visa® Card.

Who is FNBO®?

First National Bank of Omaha (FNBO) is the largest privately-owned banking company in the United States and the issuer of the Orvis Rewards Visa® Card.

How can I apply for the Orvis Rewards Visa® Card?

[Sign in to your account](#) if you are already an Orvis Member or [Apply Now](#) to become an Orvis Member and follow the process through the online instant credit application. Additionally, you can apply at any of the Orvis Retail or Outlet locations.

Can I get \$25 off today's online purchase?

Yes. New Cardmembers who are instantly approved online and make a purchase today will receive \$25 off.

What is Free Standard Shipping?

As an Orvis Rewards Visa® cardmember, you are entitled to receive Free Standard Shipping on all of your Orvis purchases made with the card. Standard shipping means your order should arrive within 5-7 business days. If your order requires a type of shipping other than standard, other charges may apply.

How do I qualify for the \$50 Bonus Reward?

Once you become an Orvis Rewards Visa® cardmember, you will earn 5,000 bonus points after the first \$1,000 in Net Purchases are posted to the Account within the first 3 complete, consecutive Billing Cycles after the Account is opened and while the Account is enrolled in the Program. Please allow 6-8 weeks after bonus points are earned for these bonus points to be added to your point balance. "Billing Cycle" is the interval between the days or dates of your regular periodic statements whether or not you receive a periodic statement. Bonus points are awarded as Orvis Gift Card.

How do I enroll in online banking with FNBO?

Access the card.fnbo.com website and select "Enroll" on the left side of the page.

REWARDS

Here are the most common questions we get about the rewards system.

How many points do I earn when I make a qualifying Orvis purchase?

Cardmembers will receive 3 points for each qualifying \$1 spent at Orvis locations. Once a cardmember reaches 2,500 points, points will be converted to Orvis Gift Cards. Orvis Gift Cards can be redeemed at any Orvis Retail or Outlet Store, online at orvis.com, or via the Orvis Call Center.

How many points do I earn when I make a purchase somewhere other than with Orvis?

Customers will receive 1 point for each \$1 spent at locations other than Orvis. Once a customer reaches 2,500 points, points will be converted to a \$25 Orvis Gift Card and automatically mailed directly to the cardmember's address on the billing statement. Orvis Gift Cards can be redeemed at any Orvis retail store, online at orvis.com, or via the Orvis Call Center.

What is the difference between points and Orvis Rewards?

Cardmembers can earn "points" for every purchase: 3 points for each qualifying \$1 spent at Orvis locations and 1 point for every \$1 spent everywhere else. Once earnings reach 2,500 points, these points are converted to \$25 in "Orvis Rewards." The \$25 Orvis Reward will automatically be turned into an Orvis Gift Card that First Bankcard will mail directly to the cardmember's address on the billing statement.

Will my Orvis Points or Rewards ever expire?

No! Rewards never expire.

Is there a limit on the amount of Orvis Points or Rewards I can earn?

No! There is no limit to the amount of points or rewards a customer can earn.

How can I view my points balance?

Cardmembers can view their current total points balance by viewing your monthly credit card statement or by visiting card.fnbo.com and creating an account or logging in. Points and rewards are calculated at the end of your account billing cycle.

When will rewards show up on my account?

Points and rewards are calculated at the end of the cycle date for each account. After this time, points can be viewed online by logging in to card.fnbo.com.

How can I redeem my Orvis Gift Card?

Orvis Gift Cards can be redeemed at any Orvis Retail or Outlet Store location, online at orvis.com, or via the Orvis Call Center. To redeem your Gift Card:

In-store: Find the Orvis Retail or Outlet Store nearest you. At any of our stores you may purchase Orvis merchandise with the Gift Card.

Online: On the "Payment Information" screen of basket/checkout, look for the "Pay with Gift Card" section and then click to expand the section. This section provides you with a field to enter your card number for redeeming your Orvis Gift Card. You will need to enter your Gift Card number as well as the 4-digit pin number located on the back of the card.

By phone: Simply let your Customer Care Representative know that you would like to use your Orvis Gift Card when you are placing your order and provide them with your Gift Card number and pin located on the back of the card.

PROGRAM CHANGES

How has the Orvis Rewards Program (the “Program”) changed?

Beginning April 15, 2016, you will no longer earn Orvis Rewards Dollars that can be used at the point of sale. Instead, beginning April 15, 2016, you will receive a \$25 Orvis Gift Card for every 2,500 points earned by using your Orvis Rewards Visa® card.

How will my current Orvis Rewards Dollars and points convert to the revised Orvis Reward Program?

All Orvis Rewards Dollars available on your Account prior to April 15, 2016, as well as any accumulated points not yet converted to Orvis Rewards Dollars, will remain on your Account at the same value on April 15, 2016 and thereafter.

For example:

- Orvis Rewards Dollars equaling \$35.43 will be converted to 3,543 points.
- Accumulated points totaling 1,576 will still total 1,576.
- On April 15, 2016, your Account will have 5,119 points.
- (3,543 points + 1,576 points = 5,119 points)