

FOR IMMEDIATE RELEASE
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Amtrak and First National Bank of Omaha Launch Two New Amtrak Guest Rewards Mastercards

New co-branded credit cards offer added benefits for greater loyalty program rewards

WASHINGTON – Amtrak has announced the launch of its new Amtrak Guest Rewards[®] Mastercard[®] Credit Cards, issued by First National Bank of Omaha (FNBO). The new cards offer additional value and benefits to members of Amtrak’s loyalty program. Customers can enhance their travel experience by earning points towards rewards like Amtrak travel, upgrades, dining, gift cards and more.

“We are delighted to partner with FNBO and Mastercard to offer our customers additional value to their Amtrak experience with our two new Amtrak Guest Rewards credit cards,” said Amtrak President Roger Harris. “The new cards offer excellent benefits and look fantastic, featuring our newly unveiled locomotives that will serve Amtrak customers from coast to coast.”

“FNBO is proud to partner with Amtrak and Mastercard to provide its customers with a high-quality, comprehensive card program that supports the superior experience and service they receive riding with America’s Railroad[®],” said Jerry O’Flanagan, FNBO executive vice president, Partner Customer Segment.

“We’re thrilled to partner with FNBO and Amtrak to bring an innovative card program to Amtrak riders; one that brings value in some of the areas they appreciate most,” said John Levitsky, EVP, North America at Mastercard. “With convenience and security in every transaction, cardholders’ every day spend can now lead to more Priceless experiences.”

The Amtrak Guest Rewards Preferred Mastercard, which includes an annual fee, offers cardholders the following rewards and benefits:

- Earn 3 points per \$1 spent on Amtrak travel purchases, including onboard purchases¹
- Earn 2 points per \$1 spent on dining and travel, including transit and rideshare¹
- Earn 1 point per \$1 spent on all other qualifying purchases¹
- Round-trip companion coupon upon account opening and card anniversary¹
- One-class upgrade upon account opening and card anniversary¹
- Station lounge pass upon account opening and card anniversary¹

- 20% rebate on Amtrak onboard food and beverage purchases in the form of a statement credit¹
- 5% point rebate when you book Amtrak reward travel¹
- Earn tier status faster with 1,000 TQPs (Tier Qualifying Points) each time you make \$5,000 in qualifying purchases¹
- World Mastercard® benefits including exclusive offers on ride-sharing, food delivery, online shopping, and more, as well as protection from identity theft and fraudulent purchases
- Points never expire as long as your account remains open¹
- No limit on how many points you can earn as long as your account is open¹
- No foreign transaction fees¹
- \$99 annual fee²

In addition, the Amtrak Guest Rewards Mastercard offers cardholders the following rewards and benefits:

- Earn 2 points per \$1 spent on Amtrak travel purchases, including onboard purchases¹
- Earn 2 points per \$1 spent on dining purchases¹
- Earn 1 point per \$1 spent on all other qualifying purchases¹
- Receive a 10% rebate on Amtrak onboard food and beverage purchases¹
- World Mastercard® benefits including exclusive offers on ride-sharing, food delivery, online shopping, and more, as well as protection from identity theft and fraudulent purchases
- Points never expire as long as your account is open¹
- No limit on how many points you can earn as long as your account is open¹
- No foreign transaction fees
- No annual fee²

For more information about the new Amtrak Guest Rewards Mastercard, please visit

[Amtrak.com/Apply](https://www.amtrak.com/apply).

About Amtrak

For more than 50 years, Amtrak has connected America and modernized train travel. Offering a safe, environmentally efficient way to reach more than 500 destinations across 46 states and parts of Canada, Amtrak provides travelers with an experience that sets a new standard. Book travel, check train status, access your eTicket and more through the [Amtrak app](#). Learn more at [Amtrak.com](https://www.amtrak.com) and connect with us on [Twitter](#), [Instagram](#), [Facebook](#) and [LinkedIn](#).

About FNBO

First National Bank of Omaha (FNBO) is a leader in the credit card partnership arena, with partners in a variety of industries including retail, travel, entertainment, automotive, oil, nonprofits and more. For over 60 years, FNBO has specialized in providing comprehensive credit card programs with personalized service to help its customers achieve their goals. Visit card.fnbo.com for more information.

About Mastercard (NYSE: MA)

Mastercard is a global technology company in the payments industry. Our mission is to connect and power an inclusive, digital economy that benefits everyone, everywhere by making transactions safe, simple, smart and accessible. Using secure data and networks, partnerships and passion, our innovations and solutions help individuals, financial institutions, governments and businesses realize their greatest potential. Our decency quotient, or DQ, drives our culture and everything we do inside and outside of our company. With connections across more than 210 countries and territories, we are building a sustainable world that unlocks priceless possibilities for all.

www.mastercard.com

Please see the Summary of Credit Terms provided at time of application for important information on rates, fees, costs, conditions and limitations.

¹ See the Credit Card Rewards Program Terms and Conditions in the Summary of Credit Terms at time of application for details. Please see the Amtrak Guest Rewards Program terms and conditions at www.amtrak.com/guestrewards for information regarding expiration, redemption, forfeiture, and other limitations on Amtrak Guest Rewards Points.

² For additional information about the Annual Percentage Rates (APRs) fees, and other costs, see the Summary of Credit Terms provided at time of application. The APR for purchases and balance transfers will be a variable 25.24%. The APR for cash advances will be a variable 27.49%. These APRs will vary with the market based on the Prime Rate. The Minimum Interest Charge is \$1.75. The Balance Transfer Fee is \$10 or 5% of the amount of each transfer, whichever is greater. The Transaction Fee for Cash Advances or for certain “Cash Equivalent Transactions” is the greater of \$15 or 5% of the transaction. Rates are accurate as of October 2022.

Cards are issued by First National Bank of Omaha (FNBO[®]), pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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