



Make a wise exchange.

Our VISA® Platinum Preferred and VISA Classic credit cards are designed to help you manage your account sensibly. Each card is simple, reliable, safe and easy to use with no complicated fees or rules. Use your card when making a purchase wherever VISA is accepted. Your new card offers:

- A low variable rate
- **No annual fee**
- Free online account information
- Worldwide acceptance
- Cash advance at thousands of ATMs
- Auto rental insurance
- Automatic payment option
- Travel accident insurance coverage
- Prompt, expert service you've come to expect from your community bank

Special benefits for those who qualify.

Those eligible for the VISA Platinum Preferred Card receive additional rewards!

As a VISA Platinum Preferred cardholder you'll earn one point for every dollar you spend—*every* time you use your card to shop, dine, travel, pay bills or entertain.

You may then redeem your earned points for exciting gifts and travel packages. There's no cap to how many points you can earn.

- Please print **ALL PAGES** of this document.
- Each applicant should complete the application and sign.
- The signed application should be mailed to:
Bankers' Bank of Kansas Servicing Center
P.O. Box 20810
Wichita, KS 67208-9767
- **Or**, use the prepaid business reply envelope. Please follow the supplied directions to prevent papers from separating during transit. Remember to tape the business reply envelope closed.
- Applicant should keep the Important Disclosures for the rates, fees or terms associated with this program.
- Applicant should keep this page as an overview.

VISA®
Credit Card
Spend smart.

KEEP THIS PAGE.

Include it when mailing your application.



Please see terms, rates and fees in **Important Disclosures.**



APPLICANT *(Please print)*

Name _____ Mother's Maiden Name _____
(as you want it to appear on your card)

Physical Address _____ City _____ State _____ Zip _____

Mailing Address _____ City _____ State _____ Zip _____
(If different from physical address)

Length of Residence _____ Own Rent Other Monthly Payment \$ _____

Home Phone () _____ Social Security Number _____ Date of Birth ____ / ____ / ____

Cell Phone () _____ Email Address _____

Employer or Source of Income* _____ Job Title _____ How Long (yrs.) _____

If self-employed, please list nature of business. _____

Annual Income* _____ Business Phone () _____ U.S. Citizen Yes No

Previous Employer _____ Job Title _____ How Long (yrs.) _____

Nearest Relative (not living with you) _____ Home Phone () _____ Relationship _____

CO-APPLICANT *Complete if joint account (please print)*

Co-Applicant's Name (as you want it to appear on your card) _____ U.S. Citizen Yes No

Physical Address _____ City _____ State _____ Zip _____

Mailing Address _____ City _____ State _____ Zip _____
(If different from physical address)

Home Phone () _____ Social Security Number _____ Date of Birth ____ / ____ / ____

Cell Phone () _____ Email Address _____

Employer or Source of Income* _____ Job Title _____ How Long (yrs.) _____

If self-employed, please list nature of business. _____

Annual Income* _____ Business Phone () _____

*You do not need to include income from alimony, child support or separate maintenance payments unless you want us to consider it for this application.

PLEASE READ CAREFULLY BEFORE SIGNING: This application is submitted to obtain credit and I/we certify that all information herein is true and complete. I/we agree and grant permission that inquiries may be made to verify information and credit references or verification may be given based on inquiries from other parties. At the request of your Financial Institution, this offer is underwritten and serviced by Bankers' Bank of Kansas, P.O. Box 20810, Wichita, KS 67208-6810 (BBOK). Offer subject to credit policies of BBOK. I/we agree to be bound by the terms and conditions of the **Cardholder Agreement**, a copy of which will be mailed to the applicant if credit is granted. Receipt of such agreement and acceptance of such terms to be conclusively presumed by applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

I (we) hereby certify and warrant that the statements made by me (us) in this certificate are true and correct and that I (we) have read the Important Disclosures in this application.

We intend to apply for joint credit. Initials _____ and _____.

X _____ X _____
Applicant's Signature Date Co-Applicant's Signature Date

BALANCE TRANSFER

TRANSFER OF BALANCE REQUEST: Upon approval, I wish to transfer the current balance on the credit account(s) listed below to my new credit account, up to my credit limit. Please send a copy of your last credit card statement for each of the accounts indicated below.

VISA® Account No. _____ X _____
Cardholder Signature

MasterCard® Account No. _____ X _____
Cardholder Signature

AUTOMATIC PAYMENT OPTION

If you would like your payment automatically deducted from your checking or savings account, please check here and an automatic payment set-up form will be mailed to you.

Name of Employee Who Helped You: _____ BANK ID #: **766**

IMPORTANT DISCLOSURES

As of the date in the lower right corner of this application, the information listed was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to us at P.O. Box 20810, Wichita, KS 67208-6810 or email us at ccinfo@bbok.com.

The **Cardholder Agreement** should be reviewed for all conditions and terms.

BBOK is card issuer.

NO ANNUAL FEE!

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>9.17% for Platinum</p> <p>11.67% for Classic</p> <p>when you open your account, based on your creditworthiness.</p> <p>Your APR will vary with the market based on the Prime Rate.*</p>
APR for Balance Transfers	Same as Purchase Rate.
APR for Cash Advances	18.00%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will begin charging interest on cash advances on the transaction date. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from The Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees	<p>None</p> <p>Either \$5 or 2% of the amount of each cash advance, whichever is greater.</p> <p>2% of U.S. dollar amount of the transaction.</p>
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$25</p> <p>Up to \$25</p>

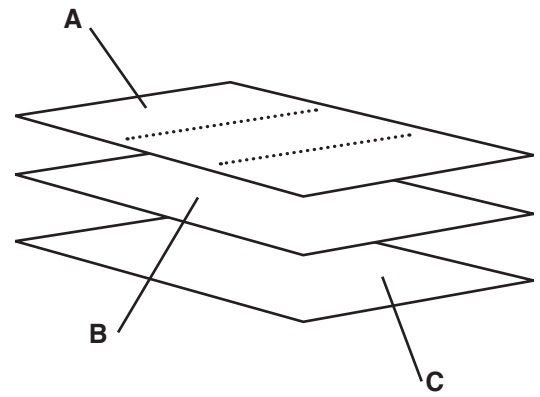
How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

*In the event you do not qualify for a Platinum Preferred card, we will automatically consider you for our Classic card. Your Rate on purchases is determined by adding 8.42% for Classic or 5.92% for Platinum to the "Prime Rate" published in the Wall Street Journal under the "Money Rates" subsection. The Rate will be determined on the closing date of your billing cycle of December, March, June, and September of each year. If the closing date of the billing cycle is not a business day, then the first business day following the closing date of the billing cycle applies.

Fold on dotted lines to create a business reply envelope.
Follow the steps below for the correct folding process.

- DO NOT use excessive amounts of tape when closing the envelope as it might delay the processing of your application.
- DO NOT use industrial tape to close the envelope. Only use office tape.

STEP 1: FOLD THIS PANEL DOWN (INSIDE)



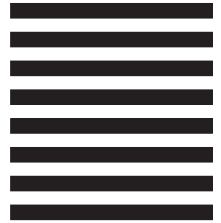
- A. Business Reply Envelope (created once folded)
- B. Blank Sheet of Paper (aides the privacy of your information)
- C. Your Completed Application

TAPE HERE

TAPE HERE



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 5105 WICHITA KS

POSTAGE WILL BE PAID BY ADDRESSEE

BANKERS' BANK OF KANSAS SERVICE CENTER
PO BOX 20810
WICHITA KS 67208-9767

TAPE HERE

TAPE HERE



TAPE BOTH ENDS CLOSED—NO STAPLES ALLOWED

- STEP 2:** FOLD THIS PANEL UP TO MAKE OUTSIDE (BACK)
- STEP 3:** TAPE TOP CLOSED WHERE IT SAYS "TAPE HERE" (DO NOT USE INDUSTRIAL TAPE)
- STEP 4:** TAPE ON BOTH ENDS (DO NOT USE INDUSTRIAL TAPE)
- STEP 5:** DO NOT STAPLE CLOSED

TAPE BOTH ENDS CLOSED—NO STAPLES ALLOWED