

General Information

Applicant Name (as you want it to appear on your card)		Date of Birth (MM/DD/YYYY)	Social Security Number	
Physical Address (no P.O. Boxes)		City	State	Zip
Mailing Address (if different than physical)		City	State	Zip
Cell Phone	Home Phone	Email Address		Mother's Maiden Name

Co-Applicant (Complete if joint account)

Co-Applicant Name (as you want it to appear on your card)		Date of Birth (MM/DD/YYYY)	Social Security Number	
Physical Address (no P.O. Boxes)		City	State	Zip
Mailing Address (if different than physical)		City	State	Zip
Cell Phone	Home Phone	Email Address		

Agreement & Disclosures

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 Mutual Savings Association, this offer is serviced by Bankers' Bank of Kansas, P.O. Box 20810, Wichita, KS 67208-6810 (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(s). 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 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

Automatic Payment Option: If you would like your payment automatically deducted from your checking or savings account, please check here and an automatic payment enrollment form will be sent to you.

Please send completed application one of the following ways:

Mail: Bank Card Center P.O. Box 20810 Wichita, KS 67208-6810
 Email: CCServices@bbok.com

 Name of Employee Who Helped You:

IMPORTANT DISCLOSURES

Interest Rates & Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.42% Your APR will vary with the market based on the Prime Rate.*
APR for Balance Transfers	Same as Purchase Rate
APR for Cash Advances	21%
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	None
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • International Transaction 	Either \$10 or 3% of the amount of each advance, whichever is greater. 3% of U.S. dollar amount of the transaction.
Penalty Fee	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$29 Up to \$29

Effective October 3, 2017, 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 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Call 1-888-675-6332 for recorded information.

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

How We Calculate Variable Rates: If your account is subject to a Finance Charge, your ANNUAL PERCENTAGE RATE may vary. Your Rate on purchases is determined by adding 5.92% to the "Prime Rate" published in the Wall Street Journal under the "Money Rates" subsection on the last business day of each month.

Important Information About Procedures for Opening a New Account: To help the 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 for you: When you open an account, we will ask for your name, physical 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.

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 CCServices@bbok.com.

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

Bankers' Bank of Kansas is card issuer.