Bank ID: 367820 Kaw Valley State Bank

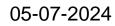
VISA Platinum and Classic Credit Card Application

Please see terms, rates and fees in Important Disclosures

	I				Bank ID:	
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 (6 46 and they always)		0.1		Olala	7:-	
Mailing Address (if different than physical)		City		State	Zip	
Own Rent Other	mar and th	YR	MO	Maidan Nama		
Monthly Pay	ment \$	Length at Resid	ence Mother's	Maiden Name		
Cell Phone	Home Phone		Email Address			
			Email Address			
Employer or Source of Income* (If self-employed, please I	ist nature of business)	Job Title			YR Length of Employment	MO
(,					
Annual Income: You do not need to include income from alim	ony, child support or separate main	tenance payments unless you v	want us to consider it for this a	pplication. Bus	siness Phone	
					YR	МО
Previous Employer (If at current employer less than 2 years)		Job Title			Length of Employment	
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				
Employer or Source of Income* (If self-employed, please I	ist nature of husiness)	Job Title			YR Length of Employment	MO
	Stridule of Dusiness)	oob mic			Longth of Employment	
Annual Income: You do not need to include income from alime	ony, child support or separate main	enance payments unless you v	vant us to consider it for this a	pplication. Bus	siness Phone	
Agreement & Disclosures						
	application is submitted to obta	in and the and the antifulth	at all information barrie is	true and earnal	eta 1/wa agree and grant pa	mission
PLEASE READ CAREFULLY BEFORE SIGNING: This 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 offe	er is under-
written and serviced by Bankers' Bank of Kansas, P.O. Bo the Cardholder Agreement, a copy of which will be maile						
use. If this is a joint application, the undersigned shall be jus are true and correct and that I/we have read the Import	pintly and severally liable for an	y and all credit extended fro	m time to time. I/We here	by certify and w	varrant that the statements m	ade by me/
us are true and correct and that i/we have read the import	ant Disclosures in this application					
We intend to apply for joint credit. Initials	and					
XApplicant's Signature	Date	X Co-Applicant's S				
Applicant's Signature	Date	Co-Applicant's S	ignature		Date	

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



IMPORTANT DISCLOSURES

Interest Rates & Interest Charges			
Annual Percentage Rate (APR) for Purchases	14.42% for Platinum, 16.92% for Classic When you open your account, based on your creditworthiness. 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 FeesBalance TransferCash AdvanceInternational Transaction	 None Either \$10 or 3% of the amount of each advance, whichever is greater. 3% of U.S. dollar amount of the transaction. 		
Penalty Fee			
Late PaymentReturned Payment	Up to \$29 Up to \$29		

*In the event you do not qualify for a Platinum 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 on the last business day of each month.

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 8.42% for Classic or 5.92% for Platinum 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.

Credit Review and Reporting: You authorize us to obtain consumer reports on you from consumer reporting agencies for any lawful purpose, including any update, extension of credit, review, or collection of your account. We can do this from time to time while your account is open and after it is closed (if you owe us any money). If you request, you will be informed whether any consumer report was requested and if a report was requested, the name and address of the consumer reporting agency furnishing the report.

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.