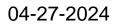
Bank ID: 33175 Peoples Bank & Trust - McPherson

VISA. Platinum and Classic Credit Card Application Please see terms, rates and fees in Important Disclosures.

	-						Ban	k ID:
General Information								
Applicant Name (Data	f Dirth (MM/DD/XX)			Social S	ocurity Number	
Applicant Name (as you want it to appear on your card)		Date of Birth (MM/DD/YYYY)				Social Security Number		
		0:4.				Chata	7:-	
Physical Address (no P.O. Boxes)		City				State	Zip	
Mailing Address (if different than physical)		City				State	Zip	
Own Rent Other			YR	МО				
Monthly Pa	yment \$		Length at Reside	ence	Mother's	Maiden Na	ame	
Cell Phone	Home Phone			Email Add	ress			
							YR	МО
Employer or Source of Income* (If self-employed, please	list nature of business)		Job Title				Length of Emplo	
Annual Income: You do not need to include income from alir	nony, child support or separate main	tenance p	ayments unless you w	ant us to cons	ider it for this a	pplication.	Business Phone	
							N.D.	МО
Previous Employer (If at current employer less than 2 years)		Job Title				Length of Emplo	
Co-Applicant (Complete if join	t account)						- · ·	-
CO-Applicant (Complete il join		_						
Co-Applicant Name (as you want it to appear on your ca	rd)	Date	of Birth (MM/DD/YY	YY)		Social S	ecurity Number	
Physical Address (no P.O. Boxes)		City				State	Zip	
Mailing Address (if different than physical)		City				State	Zip	
Cell Phone	Home Phone			Email Add	lress			
							YR	МО
Employer or Source of Income* (If self-employed, please	list nature of business)		Job Title				Length of Emplo	yment
Annual Income: You do not need to include income from alin	nony, child support or separate maint	tenance p	ayments unless you w	ant us to consi	der it for this a	pplication.	Business Phone	
Agreement & Disclosures								
PLEASE READ CAREFULLY BEFORE SIGNING: Thi	s application is submitted to obta	ain credit	and I/we certify that	it all informat	ion herein is	true and co	mplete I/we agree and g	rant permission
that inquiries may be made to verify information and cred	it references or verification may	be given	based on inquiries f	from other pa	rties. At the	request of	your Financial Institution,	this offer is under-
written and serviced by Bankers' Bank of Kansas, P.O. Be the <i>Cardholder Agreement</i> , a copy of which will be mail								
use. If this is a joint application, the undersigned shall be us are true and correct and that I/we have read the Impor			credit extended from	n time to time	e. I/We here	by certify a	nd warrant that the statem	ents made by me/
us are the and correct and that i we have read the impor								
We intend to apply for joint credit. Initials	and							
Y		v	,					
Applicant's Signature	Date	/	Co-Applicant's Si	gnature			Date	
Automatic Payment Option: If you would like y	our payment automatically de	ducted	irom your checking	or savings a	account, ple	ase check	here and an automatic	payment enroll-
ment 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



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.