

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	9.17% 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 Fees	None
Transaction Fees	None Either \$10 or 3% of the amount of each advance, whichever is greater. 3% of U.S. dollar amount of the transaction.
▪ Balance Transfer	
▪ Cash Advance	
▪ Foreign Transaction	
Penalty Fees	
▪ Late Payment	Up to \$29
▪ Returned Payment	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 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 on the last business day of each month.