



Our VISA® **Platinum Goal Getter Credit Card is** designed to help you manage your account sensibly. Each card is simple, reliable, safe and easy to use with no complicated fees or rules.

Our 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

Earn Rewards on every purchase!

As a VISA® Platinum cardholder, you'll earn one point for every dollar you spend. Redeem your points for exciting gifts and travel packages. There is no cap on how many points you can earn.



APPLICANT (Please print name as you want it to appear on your card)				
Name		Mother's Maiden Name		
Physical Address	City	State	Zip	
Home Phone ()	Social Security Number		Date of Birth/	
Cell Phone ()	Email Address			
CO-APPLICANT Complete if joint account (please,	print)			
Co-Applicant's Name (as you want it to appear on your card)			_	
Physical Address	City	State	Zip	
	Social Security Number			
of Banner Capital Bank, this offer is serviced by Bankers' Bank of Kans mailed to the applicant(s) below. Receipt of such agreement and accep extended from time to time.	n is submitted to obtain credit, and I/we certify that all information herein is t as, P.O. Box 20810, Wichita, KS 67208-6810 (BBOK). I/we agree to be bo tance of such terms to be conclusively presumed by applicant's use. If this true and correct and that I/we have read the Important Disclosures in this	und by the terms and conditions of the <i>Care</i> is a joint application, the undersigned shall the	dholder Agreement, a copy of which will be	
☐ We intend to apply for joint credit. Initials and _				
X	X			
Applicant's Signature	Date Co-Applicant's Signa	ture	Date	

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.		
Penalty Fees 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 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.