

CREDIT THE WAY IT SHOULD BE. CONVENIENT.

Credit cards shouldn't be complicated. The Fidelity Bank VISA® Platinum Preferred credit card and VISA® Classic credit card offer simplicity and convenience to take the hassle out of shopping, traveling, and paying bills.

The VISA® Platinum Preferred and VISA® Classic cards make it easy to manage your account safely and effortlessly without complex fees or restrictions. Our VISA® credit cards offer:

- A low variable rate
- No annual fee
- Free online account access
- Worldwide acceptance
- Cash advances at thousands of ATMs
- Automatic payment options
- Auto rental insurance
- Travel accident insurance coverage
- Prompt, friendly service from your local Fidelity Bank

VISA® Platinum Preferred credit cardholders receive these additional benefits:

- Earn one point for every dollar you spend on all purchases
- Redeem earned points for merchandise and travel packages
- No cap on points earned

All applicants will be evaluated for the VISA® Platinum Preferred card. Customers who do not meet the Platinum credit criteria will also be evaluated for the VISA® Classic credit card.

Apply for a Fidelity Bank VISA® credit card today.

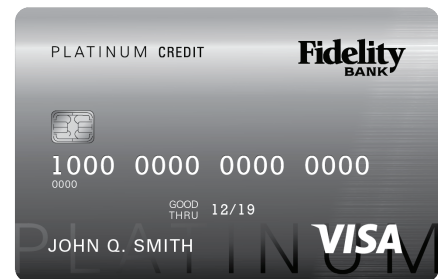
Bring the completed application form to your local Fidelity Bank office or mail to:

**Bankers' Bank of Kansas Servicing Center
P.O. Box 20810
Wichita, KS 67208-9767**

Please keep the Important Disclosures form for your reference.

Customer Service: 1-800-675-6284

PLATINUM



CLASSIC



Fidelity
BANK



APPLICANT *(Please print)*

Name _____ Mother's Maiden Name _____
(as you want it to appear on your card)

Physical Address _____ City _____ State _____ Zip _____

Mailing Address _____ City _____ State _____ Zip _____
(if different from physical address)

Length of Residence _____ Own Rent Other Monthly Payment \$ _____

Home Phone () _____ Social Security Number _____ Date of Birth ____/____/____

Cell Phone () _____ Email Address _____

Employer or Source of Income* _____ Job Title _____ How Long (yrs.) _____

If self-employed, please list nature of business _____

Annual Income* _____ Business Phone () _____ U.S. Citizen Yes No

Previous Employer _____ Job Title _____ How Long (yrs.) _____

Nearest Relative (not living with you) _____ Home Phone () _____ Relationship _____

*You do not need to include income from alimony, child support or separate maintenance payments unless you want us to consider it for this application.

CO-APPLICANT *Complete if joint account (please print)*

Co-Applicant's Name (as you want it to appear on your card) _____ U.S. Citizen Yes No

Physical Address _____ City _____ State _____ Zip _____

Mailing Address _____ City _____ State _____ Zip _____
(if different from physical address)

Home Phone () _____ Social Security Number _____ Date of Birth ____/____/____

Cell Phone () _____ Email Address _____

Employer or Source of Income* _____ Job Title _____ How Long (yrs.) _____

If self-employed, please list nature of business _____

Annual Income* _____ Business Phone () _____

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 your Financial Institution, this offer is underwritten and serviced by Bankers' Bank of Kansas, P.O. Box 20810, Wichita, KS 67208-6810 (BBOK). Offer subject to credit policies of 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 if credit is granted. 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 _____ Date _____ X _____ Date _____
Applicant's Signature Co-Applicant's Signature

BALANCE TRANSFER

TRANSFER OF BALANCE REQUEST: Upon approval, I wish to transfer the current balance on the credit account(s) listed below to my new credit account, up to my credit limit. Please send a copy of your last credit card statement for each of the accounts indicated below. Please allow 30 days for payment to be received. Continue making payments to your other creditor until the balance transfer is complete to avoid any late fees.

VISA Account No. _____ X _____
Cardholder Signature

MasterCard Account No. _____ X _____
Cardholder Signature

Other (Name) - Account No. _____ X _____
Cardholder Signature

AUTOMATIC PAYMENT OPTION

If you would like your payment automatically deducted from your checking or savings account, please check here and an automatic payment set-up form will be mailed to you.

Name of Employee Who Helped You: _____ BANK ID# 776

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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	<p>11.17% for Platinum</p> <p>13.67% for Classic</p> <p>When you open your account, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.*</p>
APR for Balance Transfers	Same as Purchase Rate.
APR for Cash Advances	18.00%
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	<ul style="list-style-type: none"> ▪ Balance Transfer None ▪ Cash Advance Either \$5 or 2% of the amount of each advance, whichever is greater. ▪ Foreign Transaction 2% of U.S. dollar amount of the transaction.
Penalty Fees	<ul style="list-style-type: none"> ▪ Late Payment Up to \$25 ▪ Returned Payment Up to \$25

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.