

DISCLOSURE

for Classic VISA®/MasterCard®

Annual Percentage Rate 12.25% APR	Your Annual Percentage Rate may vary monthly by adding 7% to the highest "Prime Rate" published in the Money Rates section of the Midwest Edition of the <i>Wall Street Journal</i> . The current rate is 12.25% APR as of the print date of this application, and may vary.
Annual Fee	None
Minimum Finance Charge	\$0.50
Grace Period	Purchases: 25 days Cash Advances: None
Balance Computation Method	Average Daily Balance (including current transactions)
Cash Advance Fees 12.25% APR	1% of transaction amount; \$1 minimum; \$10 maximum.
Late Payment Fee	\$10
Balance Transfer Fee	None

IMPORTANT

NEW YORK RESIDENTS ONLY: A consumer credit report may be requested in connection with updates, renewals or extensions of any credit as a result of this application. If you subsequently ask for information, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

MARRIED WISCONSIN RESIDENTS ONLY: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customer, and that all credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

CALIFORNIA RESIDENTS ONLY: A married applicant may apply for a separate account.

The information set forth in this application was accurate as of November 2018, the date of printing, and is subject to change. For information on any change to the application since it was printed, applicants should contact: **KS StateBank, P.O. Box 69, Manhattan, KS 66505-0069.**



VISA® or MasterCard®
application

Apply today.

Universal acceptance. No annual fees.

Questions?

Call on us for your banking solutions.

MANHATTAN | 785-587-4000

WICHITA | 316-722-6665

JUNCTION CITY | 785-762-5050

PHOENIX | 602-393-6950

ksstate.bank

PLEASE CHECK FOLLOWING (1 OR 2) FOR CHOICE OF CREDIT

- 1. Only applicant to use and be contractually liable. 2. Applicant and co-applicant to use and be contractually liable.
- Fill in only information on applicant
- Applicant and co-applicant sign agreement
- Cards will be issued only for applicant and co-applicant

FINANCIAL INSTITUTION USE ONLY			
ACCT #	AP	CL	MISC 1
			MISC 2

APPLICANT (Please print or type.) VISA® MasterCard® MasterCard® Number of Cards Requested _____

Last Name _____ First Name _____ MI _____ Social Security Number _____ Date of Birth _____

Current Street Address _____ City/State/Zip _____ Area Code _____ Home Phone _____

Previous Address _____ City/State/Zip _____ How Long at Present Address _____

Employer (If Self-Employed, Name/Nature of Business) _____ How Long _____ Address _____

Department/Position _____ Business Phone _____ Gross Income from Employment (per month) _____

Previous Employer and Position _____ How Long _____ Address _____

Relative Not Living With You _____ Relative's Address _____ City/State/Zip Code _____

Personal Reference _____ Reference's Address _____ City/State/Zip Code _____

Mother's Maiden Name _____ Cell Phone _____

OTHER INCOME INFORMATION (You are not required to list alimony, child support or separate maintenance income if you do not wish to have it considered as a basis for repaying this obligation.)

Annual Amount _____ Sources of Other Income _____

CO-APPLICANT INFORMATION

Last Name _____ First Name _____ MI _____ Social Security Number _____ Date of Birth _____

Present Employer's Name _____ City _____ State _____ Zip Code _____ Length of Employment _____

Position Title _____ Area Code _____ Business Phone _____ Gross Monthly Salary _____

Previous Employer's Name _____ City _____ State _____ Zip Code _____ Length of Employment _____

OTHER INCOME INFORMATION (You are not required to list alimony, child support or separate maintenance income if you do not wish to have it considered as a basis for repaying this obligation.)

Annual Amount _____ Sources of Other Income _____

CREDIT REFERENCES AND COMPLETE LIST OF AMOUNTS OWING

Name and Address of Financial Institution _____ CD Trust Checking # Own Rent With Parents

Landlord or Mortgage Holder _____ Monthly Rent or Payment _____

Other Credit References and Addresses _____ Account Number _____ Name on Account _____ Monthly Payment _____ Balance _____

Other Credit References and Addresses _____ Account Number _____ Name on Account _____ Monthly Payment _____ Balance _____

Current VISA® and MasterCard® Accounts _____ (Attach a separate listing of additional obligations.)

A 1.0% fee is assessed on international transactions where a currency conversion occurs. A 0.8% fee is assessed on international transactions where no currency conversion is performed.

SIGNATURES FOR CREDIT CARD

I (we) give the above information for the purpose of obtaining credit and authorize the "Creditor" to obtain and/or verify my (our) credit history, bank references, employment and any other information permitted by law to determine my (our) creditworthiness. I (we) agree to abide by the terms and conditions set forth in the Cardholder Agreement if my (our) application is accepted. I (we) certify the statements made on this application are true and correct.

Signature of Applicant _____ Date _____ Signature of Joint Applicant or User _____ Date _____

REQUESTS FOR AUTOMATIC MONTHLY PAYMENTS

I would like to have my monthly payment taken from my checking or savings account each month. If I make a manual payment before cycle, I understand the automatic payment is the difference between the payment and the minimum amount due.

Minimum _____ Checking Account Number _____ Financial Institution _____ Transit Routing Number _____

Full Balance _____ Savings Account Number _____ Signature _____ Date _____

REQUEST TO CLOSE EXISTING VISA® AND/OR MASTERCARD® ACCOUNTS

I authorize you to close my present accounts. Please transfer any outstanding balances to my new VISA® and/or MasterCard® account. I have attached copies of my last credit card statement for your use.

VISA®/MasterCard® Account Number _____ Current Balance _____ Signature _____



FACTS

WHAT DOES KS STATEBANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number
- Income
- Account balances
- Payment history
- Checking account information
- Wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons KS StateBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does KS StateBank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free at 800-588-6805 or visit us online at ksstate.bank.

What We Do	
How does KS StateBank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does KS StateBank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account • Apply for a loan • Provide account information • Give us your contact information • Show us your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>KS StateBank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>KS StateBank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>KS StateBank doesn't jointly market.</i>

Other Important Information

This notice is available at any time at ksstate.bank or by calling 800-588-6805.