Please see terms, rates and fees in Important Disclosures.

First Option BANK
RANKING AT ITS BEST

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)

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 ( ) _____

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. This offer is underwritten and serviced by First Option Bank, P O Box 277, Osawatomie KS, 66071 (FOB). Offer subject to credit policies of FOB. I/we agree to be bound by the terms and conditions of the Cardholder Agreement, a copy of which will be mailed to the applicantifcreditisgranted. Receiptofeachagreementandacceptanceofsuchtermstobeconclusivelypresumedbyapplicant'suse. If this isajointapplication, theundersignedshallbejointlyand 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 _____ _____ **X** _____ _____
Applicant's Signature **Date** **Co-applicant's Signature** **Date**

BALANCE TRANSFER

TRANSFEROFBALANCEREQUEST:Uponapproval,Iwishtotransferthecurrentbalanceonthecreditaccount(s)listedbelowtomynewcreditaccount,uptomycreditlimit.Pleasesendacopyofyourlastcredit cardstatementforeachoftheaccountsindicatedbelow.Pleaseallow30daysforpaymenttpbereceived.Continuemakingpaymentstoyourothercreditoruntilthebalancetransferiscompletetoavoidanylate tees.

VISAAccountNo._____X_____
Cardholder Signature

MasterCardAccountNo._____X_____
Cardholder Signature

Other(Name)-AccountNo._____X_____
Cardholder Signature

5.9% for first 12 billing cycles. No Balance Transfer Fee.

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. ☐

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate(APR) for Purchases	**4.9%** Introductory APR for the first 6 billing cycles after account opening. At the end of this period, your APR will be **12.92**to **15.42%**, based on creditworthiness. This APR will vary with the market based Prime rate.
APR For Balance Transfers	**5.9%** for the first 12 billing cycles after Balance Transfer. At the end of this period, the APR will vary with the market based Prime Rate as noted in the Interest Rate section of this agreement.
APR For Cash Advances	**22.9%**
Paying Interest	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest Charge on cash advances begins from the date you obtained the cash advance. The Interest Charge on balance transfers begins from the date the transaction is posted to your account.
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	
Balance Transfer	**NONE**
Rush Ship	Up to **$25.00**
Cash Advance	**2%** of the amount of each case advance with a minimum fee of **$5** per ATM transaction or **$10** per in person transaction.
Foreign Fees	**2%** of each transaction in U.S. dollars.
Penalty Fees	
Late Payment	Up to **$25.00**
Over-the-Credit-Line	**NONE**
Returned Payment	Up to **$25.00**

How We Will Calculate Your Balance: We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Prime Rate: Variable APRs are based on the 7 **%** Prime Rate as of September 17, 2026

Balance Transfer APR: Your Balance Transfer rate is **5.9%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **0.49167%**.

Cash APR: Your Cash rate is **22.9%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.90833%**.

Military Lending APR: Effective October 1, 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).