



Credit Card Balance Transfer

For Existing Credit Cardholders Only

Make a move that makes life easier! Transfer a balance to your Community Bank credit card at a special rate of 2.99% APR, with no balance transfer fees, from the transfer date when transfers are completed by Dec 31, 2021. After 6 billing cycles, the APR will be your standard APR listed in your Cardholder Agreement.

Electronic Signature

By entering my name and checking the "Sign and Continue" box below, I consent to receiving disclosures and documents electronically, consent to the terms and conditions described in this document and authorize Bankers' Bank of Kansas to bill my Community Bank credit card in the amount listed below. I understand that my balance transfer request is subject to credit availability and my account must be in good standing. I understand that FINANCE CHARGES will be assessed each month if the New Balance shown on my statement (including the amount of the transfer) is not paid in full by the payment due date each billing period. I understand that Bankers' Bank of Kansas will advise me if my balance transfer is unable to be processed for any reason. I understand that my request to pay off/pay down my credit card balance with other creditors may take up to two weeks and that Bankers' Bank of Kansas is not responsible for any charges billed to me for the card issuer/creditor indicated below. I understand that I should continue to make monthly payments that fulfill the minimum payment requirements to the creditor until the balance transfer appears as a credit on my account. I understand that if I transfer an amount for a transaction in dispute, I may lose my rights against the other creditor. I understand I cannot transfer balances from other accounts issued by Bankers'

Bank of Kansas.

Name of Primary Account Owner

Signature of Bankers' Bank of Kansas Representative

Sign and Continue

By checking the "Sign and Continue" box, you consent to receiving disclosures and documents electronically and to the terms and conditions described in this document. I acknowledge that I read and agree to the Electronic Signature Agreement.

Date

Date

Primary Accounts Owner's Information

Name (First, Middle, Last)

Bank Credit Card Number

Balance Transfer Information

Credit Card Account Number

Name as it appears on Credit Card

Card Issuer (Name of bank, credit union, department store)

Card Issuer Telephone Number

Card Issuer Payment Address (City, State, Zip Code)

Amount to be transferred

Primary Accounts Owner's Information

Name (First, Middle, Last)

Bank Credit Card Number

Balance Transfer Information

Credit Card Account Number

Name as it appears on Credit Card

Card Issuer (Name of bank, credit union, department store)

Card Issuer Telephone Number

Card Issuer Payment Address (City, State, Zip Code)

Amount to be transferred

Important Information Regarding Your Balance Transfer:

Eligibility: Balance transfers are limited to customers in good standing. You may transfer any amount, but the total amount of your balance transfer must be less than your available credit limit. The balance transfer is contingent upon receipt of a complete and legible Balance Transfer Authorization Form.

APR: 2.99% promotional APR for 6 billing cycles from date of first transfer when transfers are completed by Dec 31, 2021. Starting with the 7th billing cycle, the APR will be the standard APR listed in your Cardholder Agreement. FINANCE CHARGES will be assessed each month if the New Balance shown on the statement (including the amount of the transfer) is not paid in full by the payment due date each billing period.

Balance Transfers: May take up to two weeks for transfer to process. If you receive a statement while the transfer is being processed, you must pay all required amounts to avoid late notices and charges. Any balances accrued after processing the requested transfer will not transfer. It is your responsibility to pay those and any remaining balances to the creditor. Any amount subject to a billing dispute should not be transferred since the transfer may affect your dispute rights.

Liability: Bankers' Bank of Kansas is not responsible for any late payments, finance charges, or disputed amounts for any balance that does not transfer from your other account for any reason. It is your responsibility to confirm with your other creditors that all balances transferred. Bankers' Bank of Kansas is not responsible for any charges, fees or penalties incurred on your other credit card as a result of this balance transfer request.

Electronic Signature and Communication Disclosure

This Electronic Signature and Communication Disclosure ("Disclosure") applies to the accounts that you have requested. The words "we," "us," and "our" means Bankers' Bank of Kansas and the words "you" and "your" means you, the individual(s) who have applied for this account.

As used in this Disclosure, "Communication" means any authorization, agreement, disclosure, notice of our decision on your application, or other information related to this account including information regarding rates, fees, and other costs related to the financial product for which you are applying.

Electronic Signature Agreement

I am signing this Agreement electronically. I agree this electronic signature (hereafter referred to as "E-Signature") is the legal equivalent of my physical signature on this Agreement. Use of a keypad, mouse or other device to select an item, button, icon, or another similar act/action constitutes my signature acceptance and agreement as if actually signed by me in writing. No certification authority or other third party verification is necessary to validate my E-Signature, and the lack of such certification or third party verification will not in any way affect the enforceability of my E-Signature or any resulting contract. I consent to be legally bound by this Agreement's terms and conditions. I am authorized to enter into this Agreement for all persons who own or are authorized to access any of the accounts and such persons will be bound by the terms of this Agreement.

The Scope of Communications to Be Provided in Electronic Form

When you agree to these terms with respect to the product, you agree that we may provide you with any communications relating to this account in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Initial disclosures or agreements for your account
- Notices or disclosures about a change in the terms of this account
- Privacy Notices

Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided via e-mail at the e-mail address you specify at the time of this account application.

How to Withdraw Consent

You may withdraw your consent to receive communications in electronic form by contacting us at 1-800-675-6284. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

Federal Law

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.