

VISA® Classic



- No Annual Fee
- No Balance Transfer Fees
- NO DEFAULT RATE
- Worldwide Acceptance at Over 15 Million Locations
- Instant Cash at Over 21,000 ATM's and 250,000 Financial Institutions Worldwide
- \$200,000 Automatic Travel Accident Insurance
- Online Account Access anytime to check valuable account information at www.securitybankcard.com
- Auto Rental Insurance at no additional cost
- Year End Summary of Transactions



SECURITY BANKCARD
SELECT
rewards™



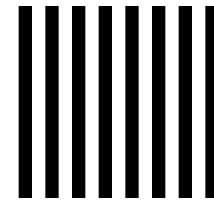
CARRY THE CARD THAT MAXIMIZES YOUR REWARDS!

Open a new SBC Credit Card and you'll be automatically enrolled in our **Security BankCard Select Rewards™** program. This enhanced rewards program allows you to earn points and redeem for the rewards you want - even cash back!

You'll enjoy:

- **NO ANNUAL MEMBERSHIP FEE**
Joining is free and there's no annual fee
- **CASH BACK OPPORTUNITIES**
Redeem Select Rewards for credit card statement credits or deposits into your checking account
- **MORE GIFT CARD OPTIONS**
Choose from over 50 of your favorite retailers, restaurants, airlines and hotels
- **NEW TRAVEL REDEMPTION CATEGORIES**
These include most airlines, hotel chains and car rentals with more availability, as well as cruises and other travel packages for hassle-free travel
- **START REDEEMING WITH JUST 2,500 POINTS**
Redeem for cash-back with as few as 2,500 points and gift cards with as little as 5,000 points
- **FLEXIBLE WAYS TO PAY FOR TRAVEL**
Not enough points? Use your SBC Credit Card to pay for the difference
- **BONUS POINTS**
Watch for special opportunities to earn bonus rewards points throughout the year

To view all of the exciting rewards and to apply, check out the Select Rewards program at www.securitybankcard.com



BUSINESS REPLY MAIL

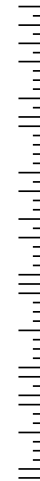
FIRST-CLASS MAIL PERMIT NO. 1233 NORMAN, OK

POSTAGE WILL BE PAID BY ADDRESSEE

SECURITY BANKCARD CENTER, INC.

P O BOX 6139

NORMAN OK 73070-9937



REWARDS ON EVERYDAY TRANSACTIONS!

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

SECURITY BANKCARD
SELECT
rewards™



APPLY TODAY!

No Balance Transfer Fees | No Annual Fee

**Plus! Enjoy Introductory
4.9% APR for 6 months.**

After that your interest rate will range from **13.15% APR to 20.15% APR***.

* Subject to credit approval.

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ADD A CARD MEMBER TO YOUR ACCOUNT WITH A FAMILY CARD

Your son's car breaks down...your daughter needs some extra cash to join her friends or your caregiver calls and needs to pick up your pharmacy order for your young one. With a Family Card, you can make sure they're all covered for any situation!

- **Family members (or trusted friends or household employees) get their own card** with a credit limit that's set in advance by you.
- **An ideal solution** for parents who want to make sure their teens or college-aged family members have the funds to meet their needs in any situation, while learning about the responsibilities of a credit card.
- **Enjoy worldwide acceptance** anywhere VISA® is accepted.
- **COMBINE EARNED SELECT REWARDS** when you add a Family Card to your account.

Adding a card is easy!

Call **800-356-8085** or learn more at www.securitybankcard.com and click on the **Family Card banner**

VISA® Gold or Platinum



WITH A VISA GOLD OR PLATINUM CARD, YOU GET ALL OF THE BENEFITS ABOVE, PLUS...

- Lower Annual Percentage Rate
- \$300,000 Automatic Travel Accident Insurance
- Worldwide Travel and Emergency Service like Emergency Cash, Airline Tickets and Message Service
- Warranty Manager Service

See back for rate, fee, and other cost information.



APPLICATION

Type of Card*: VISA®

*Subject to credit review and approval

SCANNED/FAXED (Bank Use Only)

PRIMARY APPLICANT (PLEASE PRINT ALL INFORMATION CLEARLY)

First	Middle	Last Name
Physical Address		Apt. #
City	State	Zip
Social Security Number	Date of Birth	
Home Phone Number† ()	Alternate Phone Number† ()	

ABOUT YOURSELF

Mailing Address (if different than above)	Years at Current Address	Do you
	<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	
Your Email Address	Create a Security Password (Required for Security Reasons)	
If applying as a business, indicate GROSS ANNUAL INCOME:		

EMPLOYMENT

Company Name (Name of employer)	First	Middle	Last Name
Occupation/Position/Title	Years There	Social Security Number	Date of Birth
If Self Employed-Describe Service	Company Name/Occupation Years There		
Monthly Salary \$	Employer's Phone Number† ()	Monthly Salary \$	Employer's Phone Number† ()
Source of Other Income* \$	Monthly Amount \$	Source of Other Income* \$	Monthly Amount \$
Relationship to Applicant			

*OTHER INCOME – Alimony, child support or separate maintenance do not have to be disclosed unless you wish to have them considered as part of your income.

† If you have entered a cell phone number, or another number that you later convert to a cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

DATED SIGNATURES (REQUIRED)

I've answered the questions in this application fully and truthfully, and all information provided is correct. I authorize you to obtain information to check my credit records and statements made in the application. Please mail all cards, credit agreements (if any), monthly billing statements and all correspondence to the mailing address listed in the Primary Applicant information. I promise not to use the account until I have received and read a copy of the agreement, as amended from time to time, governing its use and have agreed to its terms. If opened, your account will be issued by Arvest Bank, Fayetteville, Arkansas, through its processing subsidiary, Security BankCard Center, Inc. If this application is for a joint account, I understand that each person who signs this application will be liable for the full amount of credit advanced. All applications are subject to credit review and approval. If not approved for a VISA Gold Card or VISA Platinum Card, this application will automatically be reviewed for issuance of a Classic VISA card. Based on your review, I understand that you may be unable to open an account for me. **To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. IMPORTANT: IF THIS IS A JOINT ACCOUNT, APPLICANT AND CO-APPLICANT MUST SIGN THE APPLICATION IN ORDER FOR EACH TO BE ISSUED A CARD. BEFORE YOU SIGN AND SUBMIT THIS APPLICATION, PLEASE SEE THE ADJACENT DISCLOSURES FOR APPLICABLE RATE, FEE AND OTHER COST INFORMATION. MUST BE AT LEAST 18 YEARS OLD AND A U.S. RESIDENT TO APPLY.**

IF APPLYING FOR A JOINT ACCOUNT, BOTH SHOULD INITIAL HERE TO VERIFY JOINT INTENT:

APPLICANT _____ CO-APPLICANT _____

▼ SIGN HERE

Applicant Signature _____ Date _____

▼ SIGN HERE

Co-Applicant Signature _____ Date _____

The information about the costs of the cards described in this application is accurate as of March 31, 2017. This information may have changed after that date.

To find out what may have changed, call us at 1-800-356-8085 or write to us at P.O. Box 6139 Norman, OK 73070 or go to www.securitybankcard.com.

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	4.9% Introductory APR for 6 months. After that, your APR will be 20.15% for Classic VISA accounts; 16.15% for VISA Gold accounts; or 13.15% for VISA Platinum accounts based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
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 www.consumerfinance.gov/learnmore .

FEES

Annual Fees	None
Transaction Fees: • Balance Transfer • Cash Advance • Foreign Transaction	None Either \$4 or 4% of the amount of each cash advance, whichever is greater. 1% of each transaction in U.S. dollars.
Penalty Fees: • Late Payment: • Over the Credit Limit: • Returned Payment:	\$20 \$25 \$25

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

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

CREDIT CARD USE ONLY

App. by	Date	Account #	Employee Name	Bank Stamp
No. Cards	Cr Limit	DTI	SCR	Employee ID#

BANK USE ONLY