

**BUSINESS VISA
CREDIT CARD AGREEMENT DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.9%
APR for Balance Transfers	15.9%
APR for Cash Advances	15.9%
How to Avoid 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	If you are charged interest, the charge will be no less than \$1.00.
Fees	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> • Annual Fee 	None
Transaction Fees	
<ul style="list-style-type: none"> • Cash Advance • Foreign Transaction 	\$5.00 Up to 1% of the transaction amount
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$35.00 Up to \$15.00

How We Will Calculate your Balance: We use the daily balance method (including new transactions).

Authorization: Terms governing the use of your card will be included in the Business Credit Card Agreement signed upon approval of your card(s). By using the account or any card, authorizing their use, or making any payment on the account, you agree to be bound by these terms.

The information about the costs of the card described in this application is accurate as of January 2019, when it was printed. This information may have changed after that date. To find out what may have changed, call us at 1-800-262-4663 or write to us at: Citizens National Bank, 102 S. Main St., Bluffton, OH 45817.