

**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 March 2022, 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.