

Online Credit Card Management

Access your credit card information 24 hours a day from within Online Banking. Once logged in these exciting features are all available at the click of a mouse:

- View account balance
- Check available credit
- View current and past statements
- Make payments online
- Download transaction history to financial software
- Manage multiple accounts
- Set-up recurring payments

Additionally you can sign up for e-mail alerts to notify you when a payment is due, a new statement is available and if you've reached your credit limit.

UChoose Rewards

If you have a CNB Visa Credit Card, you're automatically enrolled in our rewards program, UChoose Rewards. You will receive one point for every \$1 charged to your credit card. As points accumulate you may use them to purchase merchandise, gift cards or travel through the UChoose website, www.uchooserewards.com. This site is also accessible from within Online Banking.

- View available point balances
- View available awards
- Submit redemption requests for merchandise or travel

You will receive a statement with your available point balance and also reminders about the program in your Visa statement.

Earn More!

Earn Bonus Points Faster by shopping online or in-store at participating retailers including Macy's, JCPenney, Walmart.com and more!

www.uchooserewards.com

You'll have cash when you need it.

With your Visa card you can quickly and easily get cash advances 24 hours a day, 7 days a week - up to your available credit limit - at any of more than 1,000,000 Visa/PLUS ATMs around the world.

Zero Liability Policy*

Use your Visa card to shop online, in a store, or anywhere, and you're protected from unauthorized use of your card or account information. With Visa's Zero Liability policy, your liability for unauthorized transactions is \$0 — you pay nothing! Visa takes your security very seriously so that you can focus on your shopping.

Auto Rental Collision Damage Waiver**

Now you have one less thing to worry about when you rent a car. With your Visa card, you're covered for damage due to collision or theft. Secure and charge your rental to your covered card and decline the collision damage waiver (or loss damage waiver) offered by the rental agency.

* U.S.-issued cards only. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen CNB Visa credit. This additional liability does not apply to ATM transactions, or to transactions using your Personal Identification Number (PIN) which are not processed by Visa. Cardholder must notify issuer promptly of any unauthorized use. See your Cardholder Agreement for more details.

** Certain terms, conditions, and exclusions apply. In order for coverage to apply you must use your covered Visa card to secure transactions. Please refer to your Guide to Benefits for further details.



Visit Us Online at
www.cnbohio.com



**Personal
Visa® Credit Card**

PLEASE PRINT ALL INFORMATION		CHECK TYPE OF ACCOUNT DESIRED		<input type="checkbox"/> JOINT ACCT.	<input type="checkbox"/> INDIVIDUAL ACCT.	
APPLICANT	LAST	FIRST	MIDDLE	SOCIAL SECURITY NO.	DATE OF BIRTH	
	TELEPHONE	EMAIL		DRIVERS LICENSE #	STATE ISSUED	
ADDRESS	STREET			<input type="checkbox"/> OWN HOME	<input type="checkbox"/> RENT	<input type="checkbox"/> OTHER
	CITY	STATE	ZIP	LENGTH OF RESIDENCE YRS.	MOS.	# OF DEPENDENTS
PREVIOUS ADDRESS	STREET	CITY	STATE	LENGTH OF RESIDENCE YRS. MOS.		
PRESENT EMPLOYMENT	EMPLOYER	POSITION		GROSS MONTHLY SALARY		
	ADDRESS	TELEPHONE		LENGTH OF EMPLOYMENT YRS. MOS.		
Alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation.			OTHER INCOME	SOURCE	GROSS MONTHLY OTHER INCOME	
PREVIOUS EMPLOYMENT	EMPLOYER			LENGTH OF EMPLOYMENT YRS. MOS.		
	ADDRESS					
HAVE YOU EVER SERVED IN THE MILITARY? <input type="checkbox"/> YES <input type="checkbox"/> NO						
NEAREST RELATIVE (NOT LIVING WITH YOU)	NAME		RELATIONSHIP			
	STREET	CITY	STATE	TELEPHONE		

COMPLETE INFORMATION ON JOINT APPLICANT ONLY IF JOINT ACCOUNT DESIRED.

JOINT ACCOUNT APPLICANT	NAME OF CO-APPLICANT		DATE OF BIRTH	RELATIONSHIP	STATE ISSUED
	TELEPHONE		EMAIL		
	ADDRESS		SOCIAL SECURITY NUMBER	DRIVERS LICENSE #	
	EMPLOYER	POSITION		GROSS MONTHLY SALARY	
	EMPLOYER ADDRESS			LENGTH OF EMPLOYMENT YRS. MOS.	
Alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation.			OTHER INCOME	SOURCE	GROSS MONTHLY OTHER INCOME

COMPLETE THE FOLLOWING INFORMATION FOR ALL APPLICANTS.

BANK NAME	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CHECKING <input type="checkbox"/> LOAN			
CHECKING ACCOUNT NO.	SAVINGS ACCOUNT NO.			
ALL DEBTS OR OBLIGATIONS (If insufficient space, please attach additional sheet.)		HAVE EITHER OF YOU EVER FILED FOR BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO		
CREDITOR (Include credit cards)	CURRENT CREDIT LIMIT	PURPOSE	BALANCE OWING	MONTHLY PYMT.

NOTICE TO ALL OHIO RESIDENTS: "THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDIT WORTHY CUSTOMERS, AND THAT CREDIT REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST. THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW."

I (We) apply for a Visa card or cards and hereby request that a card or cards and related Personal Identification Number be issued to me (us). In consideration of the issuance of such card(s), I (we) agree to be bound by the terms and conditions delivered upon approval of card(s) as they may be revised from time to time. If more than one person signs this application and agreement, such person will be liable jointly and severally on the Visa account and, in the event of the issuance of such card(s), each person will be deemed to be a Visa "cardholder" and to authorize the other person(s) to use such card(s). I (we) certify that the information provided above is true and accurate to the best of my (our) knowledge and authorize the issuer to obtain any credit information concerning me (us) that it requires in connection with this application. By signing below I also acknowledge receipt of Citizens National Bank's credit card agreement disclosure.

ALL PARTIES SIGNING THIS APPLICATION ARE AFFIRMING THEIR INTENT TO APPLY FOR JOINT CREDIT. A SINGLE SIGNATURE IMPLIES INTENT FOR INDIVIDUAL CREDIT.

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APPLICANT'S SIGNATURE DATE

CO-APPLICANT'S SIGNATURE DATE

**CLASSIC VISA
CREDIT CARD 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.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/learnmore .

Fees	
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: The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the “average daily balance” of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the terms and conditions delivered upon approval your card(s).

Authorization: Terms governing the use of your card will be delivered 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 October 2015, 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

**PLATINUM VISA
CREDIT CARD DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.25%. This APR will vary with the market based on the Prime Rate. *
APR for Balance Transfers	8.25%. This APR will vary with the market based on the Prime Rate. *
APR for Cash Advances	8.25%. This APR will vary with the market based on the Prime Rate. *
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.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/learnmore .

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: The Interest Charges for a billing cycle are computed by dividing the Annual Percentage Rate (APR) by 365 and applying to the “average daily balance”. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the average daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the terms and conditions mailed upon approval of your card(s).

Authorization: Terms governing the use of your card will be delivered 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 rate will be determined by adding a regular margin of 5% to the Prime Rate published in the Wall Street Journal on the 15th of March, June, September, and December (or if the 15th is a Saturday, Sunday, or holiday, the next business day). Any change in the rate will go into effect on the first day of your new billing cycle beginning after the 1st of April, July, October, and January, and may result in an increase or decrease in the FINANCE CHARGE imposed on your account.

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