

## INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>11.99%</b> Your APR will vary with the market based on Prime Rate.
<b>APR for Balance Transfers</b>	<b>11.99%</b> Your APR will vary with the market based on Prime Rate.
<b>APR for Cash Advances</b>	<b>21.99%</b> Your APR will vary with the market based on Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>24.99%</b> This APR may be applied to your account if you: a) Make a late payment b) Make a payment that is returned unpaid Your APR will vary with the market based on Prime Rate. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any reasons, the Penalty APR may apply indefinitely to future transactions. If we do not receive any minimum payment within 60 days of the due date, the Penalty APR will apply to all outstanding balances and future transactions on your Account. However, if we receive six consecutive minimum payments, when due (No Return Payments), beginning with the first payment due after the increase, the Penalty APR will stop being applied to outstanding balances and future transactions, effective with the next minimum payment due.
<b>How to avoid paying interest on purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date (Grace Period) each month.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than <b>\$1.00</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

## FEES

<b>Annual Fees</b>	<b>NO ANNUAL FEE</b>
<b>Transaction Fees</b>	
<b>Balance Transfer</b>	3% of each balance transferred. Waived for balance transfers at the time of account opening.
<b>Cash Advance</b>	Either <b>\$10.00</b> or <b>4%</b> of each cash advance, whichever is greater.
<b>Foreign Fees</b>	2% of each Foreign Purchase Transaction or Foreign ATM Advance Transaction in U.S. Dollars. 3% of each Foreign Purchase Transaction or Foreign ATM Advance Transaction in a Foreign Currency.
<b>Penalty Fees</b>	
<b>Late Payment</b>	Up to <b>\$35.00</b>
<b>Over-the-Credit-Line</b>	<b>NONE</b>
<b>Returned Payment</b>	Up to <b>\$35.00</b>
<b>Other Fees</b>	<b>NONE</b>

- **How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)".
- **The Prime Rate:** The Prime Rate used to determine your APR for a billing period is the U.S. Prime Rate published in the Wall Street Journal on the 1st day (or if the 1st day is not a business day, the preceding business day) of the prior month. Your APR will increase if the Prime Rate increases. For each billing period, the APR is determined by adding a Margin to the Prime Rate. The Margin for Purchases and Balance Transfers is **8.74%**; for Cash Advances **18.74%**; and for Penalty Pricing **21.74%**. The maximum APR will be no more than **25.00%**.
- KY, OH, MI, TN Fees Disclosed and Calculated as Finance Charge.
- **Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.
- The information about the costs of the card described in the application is accurate as of 03/2013. This information may have changed after that date. To find out what may have changed, call us at (800)759-9476 or write to us at Greenville National Bank, P.O. Box 190, Greenville, OH 45331.