



BANK CENTERS

www.bankgnb.bank
(937) 548-1114

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate(APR) for Purchases	12.24% Your APR will vary with the market based on Prime Rate.
APR for Balance Transfers	12.24% Your APR will vary with the market based on Prime Rate.
APR for Cash Advances	22.24% Your APR will vary with the market based on Prime Rate.
Penalty APR and When It Applies	25.00% 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 How Long Will the Penalty APR Apply? 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.
How to avoid paying interest on purchases	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.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$1.00 .
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 http://www.consumerfinance.gov/learnmore
FEES	
Annual Fees	NO ANNUAL FEE
Transaction Fees	
Balance Transfer	3% of each balance transferred. Waived for balance transfers at the time of account opening.
Cash Advance	Either \$10.00 or 4% of each cash advance, whichever is greater.
Foreign Fees	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.
Penalty Fees	
Late Payment	Up to \$35.00
Over-the-Credit-Line	NONE
Returned Payment	Up to \$35.00
Other Fees	NONE
How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". An explanation of this method is provided in your "Consumer Credit Card Agreement".	
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in "Your Billing Right's Disclosure".	
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.	