



GREENVILLE NATIONAL BANK

(937)548-1114

Toll Free (800)759-9476

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	12.74% Your APR will vary with the market based on Prime Rate.
APR for Balance Transfers	12.74% Your APR will vary with the market based on Prime Rate.
APR for Cash Advances	22.74% 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.	

**YOUR BILLING RIGHT'S DISCLOSURE
KEEP THIS NOTICE FOR FUTURE USE**

This notice tells you about your rights and our responsibilities under the Fair Credit Bill Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address listed on your statement.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential error in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to who we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay for the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address listed on your statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.