

Personal VISA® Gold Credit Cards Rates & Fees Disclosure Table

Interest Rates & Interest Charges		VISA® Gold
Annual Percentage Rate (APR) For Purchases	10.50%	This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) For Balance Transfers	10.50%	This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	10.50%	This APR will vary with the market based on the Prime Rate.
Penalty APR and when it Applies	None	
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 each month.	
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$1.00 .	
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: www.consumerfinance.gov/learnmore	
Fees		
Annual Fees	None	
Transaction Fees:	None	
• Balance Transfer	None	
• Cash Advance	Either \$5.00 or 2.00% of the amount of each transfer, whichever is greater.	
• Foreign Transactions	Up to 3.00% of each transaction in U.S. dollars.	
Penalty Fees:		
• Late Payment	Up to \$25.00	
• Returned Payment	Up to \$25.00	
Other Fees:		
• Card Replacement	\$9.95 per card	
• Payment by Phone	\$6.00 per payment by phone	
<p>How We Will Calculate Your Credit Card Balance: We use a method called "AVERAGE DAILY BALANCE" (including new purchases).</p> <p>Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Summary of Billing Rights provided to you in your account opening disclosures.</p> <p>How We Will Calculate Your Variable Annual Percentage Rate (APR): We will calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal one business day (not weekends or Federal holidays) before the end of each quarter.</p> <p>Prime Rate: Variable APRs are based on the Prime Rate as described above. We add 5.00% to the Prime Rate to determine the Purchase/Balance Transfer APR. We add 5.00% to the Prime Rate to determine the Cash Advance APR.</p> <p>This information is accurate as of 3/2019 and is subject to change after this date. Certain restrictions may apply. See a Community Bank Customer Service Representative or call us at 740-454-1600 for current information and full details on this account.</p> <p>The Community Bank, 113 N. Fifth Street, Zanesville, Ohio 43701 • 740-454-1600</p>		

TheComBank.com



REWARDS & BENEFITS THAT CAN'T BE BEAT!

- **Low Interest Rate**
- **No Default Rate**
- **No Annual Fee**
- **25 Day Grace Period**
- **ScoreCard Rewards**

The Community Bank VISA® Credit Card can be used for ANYTHING! Customers can make payments locally in any Community Bank office, online through the VISA website at ezcardinfo.com or by mail. Plus, customers earn reward points through ScoreCard, scorecardrewards.com.

EARN BONUS POINTS EVERY DAY

Earn 1 point for every eligible \$1 you spend on purchases.



SPECIAL OFFERS & DISCOUNTS



Use your card and earn points while taking advantage of special offers and discounts good for dining, merchandise, and services. Check scorecardrewards.com for the latest deals.

REWARD YOURSELF

Redeem ScoreCard Rewards® for items that Reward You! Choose from fantastic rewards like merchandise, travel and other great items. Visit scorecardrewards.com/browse for a sample of available rewards.



PLACE FIRST CLASS POSTAGE HERE

The Community Bank
113 North Fifth Street
Zanesville, Ohio 43701

FROM

Great Rates.
Great Rewards.
Great Card.

Personal VISA®
Credit Card



PERSONAL VISA® CREDIT CARD APPLICATION

Account Type: Gold

Credit Limit Requested \$ _____

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Check Individual Credit Line - relying solely on my income Joint Credit Line - We intend to apply for joint credit. (initials) _____
 One: Individual Credit Line - relying on my income as well as income from other sources _____ (initials) _____
 NOTE: Married applicants may apply for separate accounts.

Please answer each question as thoroughly as possible. Provide the following marital status information **only** if: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested.
 Applicant: Married Separated Unmarried (including single, divorced, widowed)
 Co-Applicant: Married Separated Unmarried (including single, divorced, widowed)

APPLICANT INFORMATION

CO-APPLICANT OR OTHER PARTY INFORMATION

Note: Complete "Other Party Information" if another person will be permitted to use the account, or if the individual applicant is relying on the income of others as a basis for repayment, or the individual applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested.

Name (include first, middle and last name)	Name (include first, middle and last name)		
Address (include city, state, and zip)	How Long	Address (include city, state, and zip)	How Long
Previous Address	How Long	Previous Address	How Long
Home Phone No.	Cell Phone No.	Home Phone No.	Cell Phone No.
Social Security No.	Birth Date / /	Social Security No.	Birth Date / /
Employer	Position	Employer	Position
Employer's Address	Employer Phone No.	Employer's Address	Employer Phone No.
Previous Employer	Position	Previous Employer	Position
Name of Nearest Relative	Phone No.	Name of Nearest Relative	Phone No.
Nearest Relative's Address		Nearest Relative's Address	
Name of Present Landlord/Mortgage Holder	Phone No.	Name of Present Landlord/Mortgage Holder	Phone No.
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Mo. Rent/Mortgage \$	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Mo. Rent/Mortgage \$
BANK <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/>	Balance \$	BANK <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/>	Balance \$
Name	Balance \$	Name	Balance \$

INCOME

INCOME

You need not list income from alimony, child support or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide "Other Party Information" about the person on whom you are relying for such income.

Source	Amount	Per (Wk., Mo., or Yr.)	Source	Amount	Per (Wk., Mo., or Yr.)

OBLIGATIONS

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Include any amounts you must pay toward alimony, child support or separate maintenance. Also list all credit card obligations

To Whom Paid	Limit/Balance	Mo. Payment	To Whom Paid	Limit/Balance	Mo. Payment

GENERAL INFORMATION

If you or co-applicant or other party answers yes to any of the following questions, please explain on separate sheet.

Are you a guarantor or co-maker of any leases, contracts or debts? Yes No
 Are there any suits or judgments pending against you? Yes No If yes, state amount \$ _____
 Have you been declared bankrupt in the last 10 years? Yes No

NOTICES

Notice to all Applicants. A consumer report may be requested in connection with this application for credit or any future update, renewal, or extension of such credit. Upon request, you will be informed whether or not a consumer report was requested. If a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

Notice to 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 right commission administers compliance with this law.

I (We) make application to The Community Bank for a VISA® card(s) issued as a result of this application. If this application is accepted and a VISA® card(s) issued to the undersigned applicant and joint applicant, if any, by signing, using, or permitting another to use the VISA® Credit Card(s) agree(s) that the applicant and joint applicant, if any, will be bound by the terms and conditions of the VISA® Credit Card Agreement, and Customer Payment Schedule. Everything that I (we) have stated in this application is correct to the best of my (our) knowledge. I (We) understand that you will retain this application whether or not it is approved. You are authorized to check my (our) credit and employment history and to answer questions about your credit experience with me (us). Please refer to opposite side of application for disclosure of rates and fees.

X _____ Date _____ X _____ Date _____
 Applicant Signature _____ Co-Applicant Signature _____ Date _____