

Business VISA® Credit Card Rates and Fees Disclosure Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.50% This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	9.50% This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	24.25%
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	Either \$5.00 or 2.00% of the amount of each transfer, whichever is greater.
• Cash Advance	Up to 3.00% of each transaction in U.S. dollars.
• Foreign Fees	
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 6.00% to the Prime Rate to determine the Purchase/Balance Transfer APR.</p> <p>This information is accurate as of 01/2016 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>	

www.thecombank.com

REWARDS & BENEFITS THAT CAN'T BE BEAT!

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

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

EARN REWARD POINTS EVERY TIME YOU SHOP!

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 www.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 www.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.

Business VISA®
Credit Card



BUSINESS VISA® CREDIT CARD APPLICATION

Credit Limit Requested \$ _____

IMPORTANT APPLICATION 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.

BUSINESS INFORMATION

Legal Name of Business	Business Phone Number (_____)	Gross Annual Business Revenue
DBA (if applicable)	Date Business Established	Present Management Since
Key Contact Name / Title	Phone Extension (_____)	Number of Employees
Business Address	Tax I.D. Number	State
Street	City	County
Describe Product/Service		Zip
Type of Organization (Check ONLY One)	<input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> S Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other _____	

CREDIT INFORMATION

Bank Name and Address		Loans
Business Checking Account No.	Business Savings Account No.	<input type="checkbox"/> Open <input type="checkbox"/> Closed

FINANCIAL SUMMARY

Balance Sheet	As of:	Profit and Loss
	From	To
Assets		
Current Assets	Sales	
Fixed Assets	COGS	
Other Assets	Gross Profit	
Total Assets	Operating Expenses	
Liabilities	Depreciation	
Current Liabilities	Operating Profit	
Long Term Liabilities	Interest Expense	
Net Worth	Net Profit/Loss	
Total Liabilities and Net Worth		

OWNER / GUARANTOR INFORMATION

Complete for each principal owner in Applicant. Make additional copies if necessary.

Name	Title	Ownership%	Date of Birth
Street Address	City	State	Home Telephone
Social Security Number	Gross Household Income /year	Do you own or rent your home? <input type="checkbox"/> Own <input type="checkbox"/> Rent	Mortgage/Rent Payment \$ /month
Assets*	Amount	Indicate if individual (I) or joint (J)	Amount
Cash in Bank		I J	Indicate if individual (I) or joint (J)
Real Estate		I J	
Other Assets		I J	
Total Assets			
Liabilities			
Revolving Credit			
Installment Loans			
Mortgage Loans			
Total Liabilities			

* Exclude value of and notes receivable from the Applicant.

Please answer the following questions and provide details on an attached sheet of paper if the answer to any question is YES.

Have you and/or Applicant ever filed for bankruptcy? Yes No Does Applicant owe any taxes that are past due? Yes No

Have you and/or Applicant ever defaulted on a loan? Yes No Is Applicant a party to a claim or lawsuit? Yes No

Credit Denial Notice

If your gross revenues were \$1,000,000 or less in your previous fiscal year and if we deny your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:
 The Community Bank
 113 N. Fifth Street
 Zanesville, OH 43701
 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.

Equal Credit Opportunity Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance programs; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:
 Federal Deposit Insurance Corporation
 Consumer Response Center
 1100 Walnut Street; Box 11
 Kansas City, MO 64106

Note to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

The undersigned, as authorized signer on behalf of the business entity and individually as guarantor, acknowledge and agree to the following: 1) that all information provided in connection with this application is correct; 2) that The Community Bank ("Bank") may investigate and exchange reports regarding information on the business entity and individual with credit agencies and others; 3) that the accounts will be used for business purposes only; 4) to all terms of the bank card agreement provided with the cards; 5) that the Bank may provide this application information and any updated application information to its affiliates in connection with other accounts with those affiliates; 6) that the business entity and individual will each be liable for all charges, fees and finance charges on all of the cards and accounts issued pursuant to this request or in any future requests to add additional cards or accounts; and 7) that on behalf of the business entity and individual, the Bank will hold a security interest and contractual right of offset in and to all deposit accounts now or hereafter maintained by the business entity and / or individual with the Bank or any of its affiliates to satisfy all liabilities incurred under the bank card agreement.

LLC or Corporate Resolution (For Corporate and LLC Applicants Only)

Resolved: That _____ and _____
 the (insert titles) _____ and _____
 of this corporation/LLC are (Check One) Individually Jointly authorized to apply for credit and enter into binding loan agreements on behalf of this corporation.

Certification: I certify that: I am the Secretary or Assistant Secretary of the corporation; the foregoing resolution was duly adopted by the corporation's Board of Directors/LLC Members, is currently in effect, and has not been revoked or amended; and the signatures and titles set forth above are the genuine signatures and titles of the persons indicated.

X Signature of Secretary or Assistant Secretary _____ Date _____

Signatures

REQUIRED SIGNERS: CORPORATION- The person(s) named in the Corporate Resolution above: GENERAL PARTNERSHIP - All general partners; SOLE PROPRIETORSHIP - The owner; LIMITED LIABILITY COMPANY - All members or manager(s) named in the LLC Resolution above; Limited Partnership / Limited Liability Partnership - The Managing Member.

Date _____ **X** Signature _____ **X** Signature _____

Print Name _____ Title _____ Print Name _____ Title _____

X Signature _____ Date _____ **X** Signature _____ Date _____

Print Name _____ Individually _____ Print Name _____ Individually _____

Print Name _____ Title _____ Print Name _____ Title _____

X Signature _____ Date _____ **X** Signature _____ Date _____

Print Name _____ Individually _____ Print Name _____ Individually _____