

IMPORTANT TERMS OF YOUR CREDIT CARD DISCLOSURE
C&N VISA® LIFETIME BUSINESS REWARDS CREDIT CARD

IMPORTANT DISCLOSURES

This information is accurate as of 12/16/2024 and is subject to change.

Interest Rates and Interest Charges	C&N Visa® Lifetime Business Rewards Card
Annual Percentage Rate (APR) for Purchases	Your APR for those transactions will be 16.99% to 23.99% based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
APR for Balance Transfers	16.99 to 23.99% This APR will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances	23.99% This APR will vary with the market based on the U.S. Prime Rate.
Penalty APR and When it Applies	31.99% This APR will vary with the market based on the U.S. Prime Rate. This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply?: If your APRs are increased because you are 60 days late, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged 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	C&N Visa® Lifetime Business Rewards Card
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfers: Either \$10 or 3% of the amount of each transfer, whichever is greater. • Cash Advances: Either \$10 or 3% of the amount of each cash advance, whichever is greater. • Foreign Transactions: 0.80% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 1.00% of each foreign purchase transaction or foreign ATM advance transaction in Foreign Currency.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: Up to \$38 • Returned Payment: Up to \$38

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See the “Interest” section in your *Cardholder Agreement* for more details.

How We Calculate Your Late Payment and Returned Check or Returned Payment Fees: The fee will be the lesser of the Minimum Payment or \$25. For any subsequent event within a rolling six billing cycle period, the fee will be the lesser of the Minimum Payment or \$38.

How We Will Calculate Your Variable APRs:

Variable APRs are based on the 7.75% Prime Rate as of December 16th, 2024. The Variable APR is calculated using the Prime Rate (“Prime”) plus a margin (percentage we add to Prime) of 9.24-16.24%. Unless an introductory or promotional APR is in effect, we will add a “Margin” to the U.S. Prime Rate to determine your variable APR. For each billing period, we will use the U.S. Prime Rate or the average of the U.S. Prime Rates if there is more than one, published in the Money Rates column of *The Wall Street Journal* three business days prior to your billing statement closing date. The APR may increase or decrease if the U.S. Prime Rate increases or decreases and this will cause the related daily periodic rate to increase or decrease. An increase or decrease in the APR may increase or decrease the total amount of interest you pay. It may also increase or decrease the Minimum Payment due. See the *Cardholder Agreement* for more details.

How Can I Avoid Paying Interest Charges? If you pay your statement "New Balance" (including any balance transfers) in full by the due date, we will not charge interest on any new transactions or new balance transfers that post to the Purchase balance. If you have been paying your account in full without interest charges, but fail to pay your next "New Balance" in full, we will charge interest on the unpaid balance. For cash advances we will start charging interest on the transaction date.

Important Information about Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

Application of Payments: We will apply your minimum payment first to lower APR balances before balances with higher APRs. Payments made in excess of the minimum payment will be applied to balances with higher APRs before balances with lower APRs.

Credit Limit Reallocation: You understand that if you have existing credit card accounts with Citizens & Northern Bank, we may utilize the available credit on the existing account(s) to approve your new credit card.

Balance Transfers: If the balance transfer you request exceeds your Total Credit Line, we may send full or partial payment to your creditors. Requests will be fulfilled beginning with the largest one first. If the requested amount exceeds your available credit, a partial transfer will be issued. Allow at least 2 weeks from account opening for processing. The transferred amount will post to your C&N credit card account at the time the funds are transferred. Balance transfers will not automatically close your other account(s). To do so, please contact each creditor directly. If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off or pay down any account issued by Citizens & Northern Bank. Balance transfers are not eligible for any rewards points, cash rewards or rebated offers through *uChoose Rewards*®.

Right to Change Terms: You agree to be bound by the Account terms provided under the Cardholder Agreement, which will be sent to you, and understand that the terms of your account may be changed at any time, subject to applicable law.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our interest unless we, prior to the time the credit is granted or an open-end credit plan is entered into, are furnished a copy of the agreement, decrees or court order, or have actual knowledge of the adverse provisions. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

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 this law.

Notice to New York Residents: You may contact the New York State Department of Financial Services by telephone at (800) 342-3736 or visit its website at www.dfs.ny.gov for free information on comparative credit card rates, fees and interest-free periods.

C&N VISA® Lifetime Business Rewards: Account must be open and in good standing to earn and redeem rewards and benefits. Upon approval, refer to your Cardholder Agreement for additional information. You will earn 1 Reward Point ("Point") for each dollar of Net Purchases charged to your Account during each billing cycle, rounded to the nearest whole dollar. The following purchases and transactions do not earn Points: ATM transactions, cash advances of any kind, balance transfers, cash equivalents such as money orders and pre-paid gift cards, or wire transfers. Fees or interest posted to your credit card account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn Points. Merchants are assigned category codes by VISA based on what they primarily sell. Citizens & Northern Bank does not determine the category codes that merchants are assigned, but we do reserve the right to determine which Purchases qualify for additional Points. Additionally, a Purchase may not earn Points if the merchant submits the Purchase using a mobile or wireless card reader or if you use a mobile or digital wallet to make the Purchase. The number of Points that may accumulate in any monthly billing cycle is unlimited. Points expire three years from the date in which they are earned. Rewards are administered by a third party *uChoose Rewards*®.

The creditor and issuer of these credit cards is Citizens & Northern Bank, pursuant to a license from Visa U.S.A. Inc. Any account opened in response to this application shall be governed by the laws of the State of Pennsylvania.

