

BILLING RIGHTS SUMMARY

What To Do If You Think You Have Found A Mistake On Your Statement:

If you think there is an error on your statement, write to us at, P. O. Box 640 Hillview, KY. 40129. 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 the 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. You must notify us of any potential errors in writing (or electronically). 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 while we investigate whether or not there has been an error, the following are true:

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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

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:

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.)

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.

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 P. O. Box 640 Hillview, KY. 40129

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.

PLATINUM VISA Credit Card Terms & Conditions

Effective
January 1, 2020

*First National
Bank of
Germantown*

*Your Community.
Your Bank.*

T: 937.855.4151

www.fnbgermantown.com
m

The following terms and conditions govern the possession and use of your Visa Card Account issued by First National Bank of Germantown.

1. Agreement.

These regulations govern the possession and use of credit cards ("card") issued by First National Bank of Germantown ("Issuer"). Each person who applies for a credit card and in whose name the card is issued ("Holder") consents and agrees to these regulations and to the terms contained on the credit cards, sales drafts, credit adjustment memos and cash advance drafts, signed by or given to Holder or any authorized user of Holder's cards. By signing or permitting others to sign the card or credit application, or by using or permitting others to use the account number, customer named therein accepts these terms and conditions and assumes responsibility for all credit extended through use of the account, except that customer's liability for unauthorized use will be limited as hereinafter provided. When credit cards are issued upon the application of two or more persons, all such persons shall be jointly and severally liable as Holders. The provisions of these regulations, as amended from time to time, govern Holder's obligations. Holder authorizes an investigation of Holder's credit standing prior to the issuance of a credit card to Holder and at any time thereafter and authorizes disclosure of information to third parties relating to Holder's credit standing. These regulations apply to all credit cards issued to Holder or to others on Holder's authorization and to any user of Holder's cards. Any access device remains the property of Issuer and shall be surrendered upon Issuer's request. The account and its privileges are not transferable by customer and may be canceled and revoked by Issuer at any time for any lawful reason without notice.

Customer may use the account to obtain credit for purchases from authorized sellers or cash advances from any bank card lender. Purchases and cash advances shall also include those approved by Issuer for customer by means of other device for credit transactions which result in a charge to the account. Customer will not incur charges to the account which exceed the maximum credit authorized by the Issuer. In the event customer incurs charges in amount exceeding such maximum authorized credit, customer shall pay immediately the amount by which the total new balance exceeds such maximum authorized credit.

Customer agrees to pay, in accordance with billings, indebtedness incurred for purchases, cash advances and applicable finance charge and late charge (the "Fees") as are imposed from time to time pursuant to these terms and conditions, and in the event of customer's breach or default in the performance of these terms and conditions, all additional costs and expenses incurred by Issuer resulting there from.

Issuer has no responsibility for the refusal of any seller to honor the account, or for merchandise or services

purchased through the use of the account. All payments by customer will be made in U.S dollars. Credit for purchases from a merchant or a cash advance from a participating financial institution may be obtained by Holder or an authorized user of Holder's card presenting one of Holder's cards to the merchant or participating financial institution and, if requested, by providing the proper identifying information and signing the appropriate drafts. Failure to sign a draft does not relieve the Holder of liability for purchases made or cash received. The use of this card for illegal transactions is prohibited. The card may also be used to obtain cash advances from certain automated equipment provided it is used with Holder's correct Personal Identification Number ("PIN") issued to Holder. Terminals or terminal operators may have limits on the amounts or frequency of cash withdrawals.

2. Payments.

Holder shall pay within 25 days after each statement closing date either (a) the full amount billed ("New Balance") or, at Holder's option, (b) at least the minimum payment due disclosed on the statement which will be 5% of the total New Balance disclosed on the statement, or \$25.00 whichever is greater (or the portion of \$25.00 that is necessary to pay in full) plus all indebtedness which exceeds the credit limit and all amounts listed as "past due" on the Account. Payments in excess of the minimum payment amount or additional payments may be made at any time but shall not affect customer's obligation to pay succeeding monthly payments so long as any amount is due and owing on the account. Payments may be mailed to VISA, P O Box 672051 Dallas, TX. 75267-2021. Payments may be made, in person, at our First National Bank of Germantown office at 17 North Main Street, Germantown, OH. 45327. Payments received after 5:00 p.m. on any processing day or at any time on any non-processing day will be considered as payments made on the following processing day. All payments by Holder will be applied first to payment of interest charges, second to additional fees if any, third to billed cash advances, purchases and other similar charges in the order of their entry to the account.

3. Finance Charges.

The grace period for the New Balance of purchases extends to the Payment Due Date. To avoid incurring an additional Finance Charge on the balance of purchases reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The Finance Charge on purchases begins from the date the transaction is posted to your account.

The Finance Charge on cash advances begins from the date you obtained the cash advance or the first day of the billing cycle in which it is posted to your account, whichever is later. The "Balance Subject to Interest Rate" is the "average daily balance," of the account (including current transactions). The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "Average daily balance" of your account. To get the "average daily balance," we take the beginning balance of the account each day, add any new purchases or cash advances and subtract any payments, credits, non-accruing fees and unpaid Finance Charges. This gives us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. Holder may avoid additional Finance charges on the account by paying in full the new balance shown on the account's monthly statement within 25 days after the closing date for that statement. Holder shall pay Finance charges as shown on Holder's monthly statement for each billing period, or if the previous balance is not paid in full prior to the closing date of the billing statement. We will charge a minimum finance charge of \$1.00 for each billing period in which a Finance Charge is payable.

4. Annual Percentage Rate.

The finance charge on purchases and cash advances will be computed by applying a Periodic Rate of 0.7491% for Visa Platinum plastics per month which is an annual percentage rate of 8.99%.

5. Periodic Statement.

Holder will be furnished a monthly statement for each billing cycle in which the total New Balance (debit or credit) for purchases and cash advances exceeds \$1.00 on the last day of the billing cycle.

6. Fees.

(a.) Over the Credit Line Fee.

Purchases or cash advance transactions that could cause you to exceed your credit limit will be denied.

(b) Late Charge Fee.

If a payment of at least the amount of the minimum required payment is not received within 3 days of the payment due date, a late payment charge ("Late Charge") of \$25.00 will be imposed.

(c) Cash Advance Fee.

A Cash Advance fee will be computed on the amount of each cash advance as of the date of the transaction. The charge will be 2% of the cash advance with a Minimum Charge of \$5.00 and a Maximum of \$30.00.

(d) Balance Transfer Fees.

A Balance Transfer fee will be computed on the amount of each balance transfer as of the date of the transfer. The charge will be 2% of the amount of each balance transfer or \$5.00 whichever is greater (Maximum fee \$30.00).

(e) Returned Payment Fee.

Holder agrees to pay a fee not to exceed \$31.00 for each check, draft or negotiable order of withdrawal, including direct debit from his/her account, if payment is returned because it has been dishonored.

(f) Foreign Transaction Fee.

All transactions in foreign countries will be subject to a 1.7% transaction fee.

7. Unauthorized Use.

Holder will not be liable for the unauthorized use of the card or PIN issued to Holder which occurs before Issuer receives notification orally or in writing of loss, theft, or possible unauthorized use of a card or PIN. You must notify the Issuer of loss, theft or unauthorized use of your Visa Card account by telephone Toll Free 1 (800) 442-4757. An Issuer may, to the extent allowed under applicable law, increase the limit of the Cardholders liability for unauthorized Visa Card Transactions only if the Issuer determines that the Cardholder was grossly negligent or fraudulent in the handling of the account or card.

8. Foreign Transactions.

If a Holder's card is used to effect a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars. The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself received, or the government mandated rate in effect for the applicable central processing date. The date of conversion by VISA may differ from the purchase date and the posting date identified in the monthly statement for the account. Holder agrees to pay charges and accept credits for the converted transaction amounts in accordance with the terms of this paragraph. All transactions in foreign countries will be subject to a 1.7% transaction fee.

9. Disputes.

Issuer is not responsible for refusal by any merchant,

financial institution or automated equipment to honor or accept a card. Except as provided in the Federal Truth-in-Lending laws (as indicated in the Summary of Billing Rights below), Issuer has no responsibility for merchandise or services obtained by Holder with a card and any dispute concerning merchandise or services will be settled between Holder and the merchant concerned.

10. Default.

The account balance will, at Issuer's Option, become immediately due and payable, without notice, in the event that (a) Customer dies or becomes bankrupt or insolvent, or (b) Customer fails to make payments due on the account, incurs charges for purchases and cash advances which exceed the maximum authorized credit, or otherwise breaches these terms and conditions. Failure by Issuer to assert any rights hereunder shall not waive such rights.

11. Termination.

Customer's consent to these regulations may be terminated at any time by surrendering the cards issued to customer or at customer's written request, but such termination shall not affect customer's obligations as to any balances or charges outstanding at the time of termination. Termination by any customer shall be binding on each person in whose name the card is issued. If customer's spouse terminates this credit plan, the full amount of Customer's account (including unpaid Interest Charges) may be declared immediately due and payable. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to customer and without affecting customer's liability for credit previously extended, customer's privilege to use the cards may be revoked or limited to the extent not prohibited by law. The cards are and shall remain the property of Issuer and customer agrees to surrender them to Issuer upon demand.

12. Amendments.

Issuer may amend these regulations from time to time by sending Holder advance written notice not less than 45 days prior to the effective date for any change that is either adverse to Holder's outstanding balance or increases certain fees, as required by the Ohio Consumer Act from time to time, or not less than 45 days prior to the effective date for other changes, or as may otherwise be required or permitted by law. To the extent that Issuer indicates in the notice and that the law permits, amendments will apply to Holder's existing account balance as well as to future transactions. Notices are deemed given when mailed by Issuer to any Holder to the current address for mailing monthly statements. Invalidity of any provision of these regulations shall not affect the validity of any other provisions unless otherwise provided by the Ohio Consumer Act.

13. Governing Law.

Holder agrees to be governed by the Ohio Consumer Act with respect to all aspects of the transactions arising under these regulations. All statutory references are to the statutes as they may be renumbered or amended from time to time.

14. Negative Credit Reports.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

15. Balance Transfers

Balance Transfers are subject to credit availability. If you request a balance transfer to be made, you should not rely on a balance transfer to be made by any particular date. You should continue to make all required payments on your other accounts until you confirm that the balance transfer has been made. Balance transfers will be treated as a cash advance transaction.

INTEREST RATE AND INTEREST CHARGES		EFFECTIVE JANUARY 1, 2020
Annual Percentage Rate (APR) for Purchases	8.99% Standard APR based on your credit worthiness.	
APR for Balance Transfers	8.99% Standard APR based on your credit worthiness.	
APR for Cash Advances	8.99% Standard APR based on your credit worthiness.	
How to avoid paying interest on purchases	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay 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.	
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	\$0	
Transaction Fees Balance Transfer Cash Advance Foreign Transaction Fee	Either \$5 or 2% of the amount of each transfer, whichever is greater (maximum fee: \$30). Either \$5 or 2% of the amount of each advance, whichever is greater (maximum fee: \$30). 1.7% of each transaction in U.S. dollars.	
Penalty Fees Late Payment Over-the-Credit-Line Returned Payment	\$25 if minimum required payment is not received within 3 days of the payment due date. Transactions that could cause you to exceed your credit limit will be denied. \$31	

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

INTEREST RATE AND INTEREST CHARGES		EFFECTIVE JANUARY 1, 2020
Annual Percentage Rate (APR) for Purchases	8.99% Standard APR based on your credit worthiness.	
APR for Balance Transfers	8.99% Standard APR based on your credit worthiness.	
APR for Cash Advances	8.99% Standard APR based on your credit worthiness.	
How to avoid paying interest on purchases	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay 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.	
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	\$0	
Transaction Fees Balance Transfer Cash Advance Foreign Transaction Fee	Either \$5 or 2% of the amount of each transfer, whichever is greater (maximum fee: \$30). Either \$5 or 2% of the amount of each advance, whichever is greater (maximum fee: \$30). 1.7% of each transaction in U.S. dollars.	
Penalty Fees Late Payment Over-the-Credit-Line Returned Payment	\$25 if minimum required payment is not received within 3 days of the payment due date. Transactions that could cause you to exceed your credit limit will be denied. \$31	

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

INTEREST RATE AND INTEREST CHARGES		EFFECTIVE JANUARY 1, 2020
Annual Percentage Rate (APR) for Purchases	8.99% Standard APR based on your credit worthiness.	
APR for Balance Transfers	8.99% Standard APR based on your credit worthiness.	
APR for Cash Advances	8.99% Standard APR based on your credit worthiness.	
How to avoid paying interest on purchases	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay 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.	
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	\$0	
Transaction Fees Balance Transfer Cash Advance Foreign Transaction Fee	Either \$5 or 2% of the amount of each transfer, whichever is greater (maximum fee: \$30). Either \$5 or 2% of the amount of each advance, whichever is greater (maximum fee: \$30). 1.7% of each transaction in U.S. dollars.	
Penalty Fees Late Payment Over-the-Credit-Line Returned Payment	\$25 if minimum required payment is not received within 3 days of the payment due date. Transactions that could cause you to exceed your credit limit will be denied. \$31	

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.