

# C&N VISA® LIFETIME & LIFETIME REWARDS CARD TERMS AND CONDITIONS

## IMPORTANT DISCLOSURES

This information is accurate as of 07/28/2023 and is subject to change.

Interest Rates and Interest Charges	C&N Visa® Lifetime Card	C&N Visa® Lifetime Rewards Card
Annual Percentage Rate (APR) for Purchases	<b>15.74% to 22.74%</b> based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.	<b>17.74% to 24.74%</b> based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
APR for Balance Transfers	Your APR will be <b>15.74% to 22.74%</b> based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.	Your APR will be <b>17.74% to 24.74%</b> based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances	<b>22.74%</b> This APR will vary with the market based on the U.S. Prime Rate. <i>For further explanation see Footnote 1.</i>	<b>22.74%</b> This APR will vary with the market based on the U.S. Prime Rate. <i>For further explanation see Footnote 1.</i>
Penalty APR and When it Applies	<p><b>32.74%</b> This APR may be applied to your account if you make a late payment. This APR will vary with the market based on the U.S. Prime Rate.</p> <p><b>How Long Will the Penalty APR Apply?:</b> If your APR is increased, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>	
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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	
Fees	C&N Visa® Lifetime Card	C&N Visa® Lifetime Rewards Card
Annual Fee	None	
Transaction Fees	<ul style="list-style-type: none"> <li>Balance Transfers: Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater.</li> <li>Cash Advances: Either <b>\$10</b> or <b>3%</b> of the amount of cash advance, whichever is greater.</li> <li>Foreign Transactions: <b>0.80%</b> of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. <b>1.00%</b> of each foreign purchase transaction or foreign ATM advance transaction in Foreign Currency.</li> </ul>	
Penalty Fees	<ul style="list-style-type: none"> <li>Late Payment: Up to <b>\$38</b></li> <li>Returned Payment: Up to <b>\$38</b></li> </ul>	

<sup>1</sup>Cash Advances include ATM, credit card checks, Over-the-Counter, Same-Day Online, Overdraft Protection and Cash Equivalent (money orders, foreign currency, travelers checks, or to obtain cash, from a non-financial institution, bets, lottery tickets purchased outside the U.S., casino gaming chips and bail bonds) Cash Advances. Cash advances are not eligible for any rewards points, cash rewards or rebated offers through *uChoose Rewards*®

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

**How We Will Calculate Your APRs:** Your interest rate is a variable rate and is determined by a combination of the Prime Rate (which may vary) added to a margin (which does not change). Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. The following rates on the Account are variable: Non-Introductory Purchase Rate, Non-Introductory Balance Transfer Rate, and the Non-Introduction Cash Advance Rate. Further information is available in the Cardholder Agreement.

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**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](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and interest-free periods.

**C&N VISA® Lifetime 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, convenience checks, 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.