GNB | EXPANDING FINANCIAL HORIZONS

CREDIT APPLICATION

Credit Limit Requested $ _____

Check Account Choice:
(Signature required for joint applicant)

- ❑ Individual Account
- ❑ Joint Account (see co-applicant and signatures section)
- ❑ Credit Line Increase

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

APPLICANT

All applicable sections should be filled out completely to avoid delay in processing your application.

Last Name	First		Middle	Social Security Number	
Date of Birth / No. of Dependents	Home Phone ( )	Cell Phone ( )	Own ❑ Rent ❑ Other ❑	Monthly Payment $	
Email Address					
Current Address	City		State	Zip Code	How Long (yrs)
Mailing Address (if different from above)	City		State	Zip Code	How Long (yrs)
Previous Address (if less than 2 years at present address)	City		State	Zip Code	How Long (yrs)
Driver's License/ID Card No.	State	Date of Issuance		Date of Expiration	
Employer	Self Employed ❑ Yes ❑ No		Work Phone ( )		Date Employed
Address			Position/Occupation		Monthly Gross Income $
Name and Address of Previous Employer (if less than 2 years at present employer)					How Long (yrs)
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness					Amount per Month $
Nearest Relative (Not Living With You)			Home Phone ( )		Relationship

CO-APPLICANT

Intended for joint applicant. This information is not required for an individual account.

Last Name	First		Middle	Social Security Number	
Date of Birth / No. of Dependents	Home Phone ( )	Cell Phone ( )	Own ❑ Rent ❑ Other ❑	Monthly Payment $	
Email Address					
Current Address	City		State	Zip Code	How Long (yrs)
Mailing Address (if different from above)	City		State	Zip Code	How Long (yrs)
Previous Address (if less than 2 years at present address)	City		State	Zip Code	How Long (yrs)
Driver's License/ID Card No.	State	Date of Issuance		Date of Expiration	
Employer	Self Employed ❑ Yes ❑ No		Work Phone ( )		Date Employed
Address			Position/Occupation		Monthly Gross Income $

CREDIT INFO

Attach Additional Sheets if Necessary

Name and Address of Creditor	Name under Which Account is Carried	Account Number	Balance	Monthly Payment
1. Home Mortgage/Rent				
2. Bank Credit Card/Bank Name and Address				

SIGNATURES

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/We certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

X _____ Applicant Signature _____ Date

X _____ Co-Applicant Signature _____ Date

FOR INTERNAL USE ONLY

Visa® Cash Back Rewards Account No.

Date Approved	Credit Line	Approved by

Interest Rates and Interest Charges	Visa® Cash Back Rewards
Annual Percentage Rate (APR) for Purchases and Balance Transfers	**14.99%** This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	**15.00%**
Minimum Payment	**$20/5%** of the new balance, whichever is greater
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 retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and balance transfers on the transaction date.
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	Visa® Cash Back Rewards
Annual Fee	**NONE**
Transaction Fees	
• Balance Transfer	• Either **3%** of the amount of each transfer or **$5 minimum**, whichever is greater.
• Cash Advance	• Either **3%** of the amount of each advance or **$10 minimum**, whichever is greater.
• Foreign Transaction	• **2%** of each transaction
Penalty Fees	
• Late Payment	**$25**
• Returned Payment	**$30**
• Over-the-Credit Limit Fee	**NONE**
Other Fees	
• Card Replacement	**$20**

How We Will Calculate Your Balance: We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.
How We Will Calculate Your Variable APRs: We 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 on the first day of the prior month. For purchases and balance transfers we add a margin of 7.99%. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If the Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate. As of September 17, 2026, the index was 7.00%.
Prime Rate: The prime rate used to determine your APR is the US Prime Rate as published in the Wall Street Journal on the 1st day of the prior month.