

Change in Terms

As a result of a change in credit card processors, we are giving this notice to keep you informed on changes that will affect your credit card account. Please read this notice carefully and keep it for your records.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms.

These changes will impact your account as follows:

Transactions posted on or after 3/21/2022: As of 3/21/2022, any changes to APRs described below will apply to these transactions.

Transactions posted before 3/21/2022: Current APRs will continue to apply to these transactions.

The minimum payment due for each billing period after 3/21/2022 will be a minimum of \$20 or 5% of the balance, whichever is greater.

You have the right to reject these changes unless you become more than 60 days late on your account. However, if you do reject these changes, you will not be able to use your account for new transactions. You can reject the changes by calling us at 1-800-545-0172.

Revised Terms, as of 3/21/2022	
Annual Percentage Rate (APR) for <ul style="list-style-type: none">• Purchases• Balance Transfers	11.24% (Prime Rate* + 7.99%) This APR will vary with the market based on the Prime Rate.*
APR for Cash Advance	15.00%
Annual Fee	None
Transaction Fee <ul style="list-style-type: none">• Balance Transfer• Cash Advance ATM• Cash Advance• Foreign Transaction	 Either 3% of the amount of each transfer or \$5 minimum, whichever is greater. Either 3% of the amount of each cash advance or \$10 minimum, whichever is greater. Either 3% of the amount of each cash advance or \$10 minimum, whichever is greater. 2% of each transaction

VISA Classic, VISA Gold, MasterCard Gold, MasterCard Classic

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Penalty Fees <ul style="list-style-type: none">• Late Payment• Returned Payment	\$25 \$30
Other Fees <ul style="list-style-type: none">• Card Replacement Fee	\$20

*The Prime Rate used to determine your APR for a billing period is the U.S. Prime Rate published in the Wall Street Journal on the 1st day (or if the 1st day is not a business day, the preceding business day) of the prior month. Your APR will increase if the Prime Rate increases. For each billing period, the APR is determined by adding a Margin to the Prime Rate. The Margin for Purchases and Balance Transfers is 7.99%.

You have a choice in this matter. If you accept these changes, just begin to use your new GNB credit card after March 21, 2022. If you reject these changes, your account will be permanently blocked and you will no longer have the ability to use your card. Interest will continue to accrue and all current terms and conditions will stay in effect until your outstanding balance is paid in full.

Thank you for your attention. We look forward to continuing to serve you.