VISA® Gold Reward Disclosure Statement

Interest Rates and Interest Charges:	
Annual Percentage Rate for Purchases and Cash Advances	17.00% This annual percentage rate will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Credit Card Tips from the Consumer Financial Protection Bureau	www.consumerfinance.gov/learnmore
Fees:	
Transaction Fees: Foreign Transaction Fee	**1%** of each transaction after conversion to US dollars
Penalty Fees: Late Payment Fee	Up to **$35.00**

How Your Balance is Calculated - We use a method called "average daily balance (excluding new purchases)".

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

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 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.

For additional information, write to us at BankOnBuffalo, a division of CNB Bank, P. O. Box 42, Clearfield, PA 16830, call us at **1-844-510-0819** or email us at **CustomerServiceCenter@BankOnBuffalo.bank.**

Please retain this disclosure for your records.