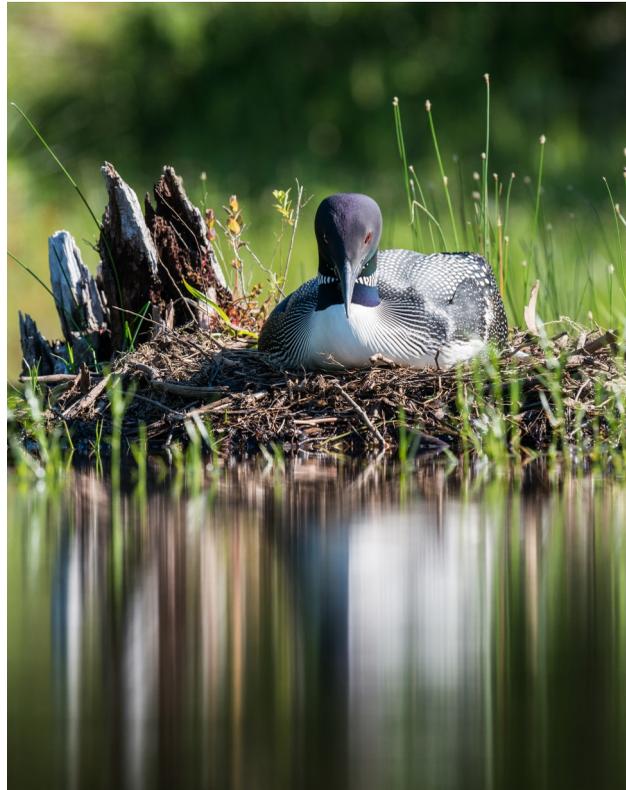


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### *Auto Rental Insurance With Visa Gold*

### *Discounted Interest Rate*

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**CREDIT APPLICATION**

Credit Limit Requested \$ \_\_\_\_\_

**Check Account Choice:**  Individual Account  
 Joint Account  
 Credit Line Increase  
 (Signature required for joint applicant)

Visa  Visa Gold

**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.

<b>APPLICANT</b> Note: All applicable sections should be filled out completely to avoid delay in processing your application.	Last Name		First		Middle		Social Security #	
	Date of Birth	No. of Dependents	Home Phone ( )		Cell Phone ( )		Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Monthly Payment \$	
	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.)
	Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> 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 is not considered in determining creditworthiness							Amount per Month \$
	Nearest Relative (Not Living With You)				Home Phone		Relationship	

<b>CO-APPLICANT</b> Information about a co-applicant is not required for an individual account.	Last Name		First		Middle		Social Security #	
	Date of Birth	No. of Dependents	Home Phone ( )		Cell Phone ( )		Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Monthly Payment \$	
	Current Address		City		State	Zip Code		How Long (Yrs.)
	Previous Address (if less than 2 years at present address)		City		State	Zip Code		How Long (Yrs.)
	Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ( )				Date Employed
	Address				Position/Occupation		Monthly Gross Income \$	

<b>CREDIT INFO</b> 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 & Address							

<b>SIGNATURES</b>	<b>PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:</b> 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 this is a joint application, 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 _____	_____	X _____	_____				
Applicant Signature		Date		Co-Applicant Signature		Date		

<b>INTERNAL USE ONLY</b>	Visa Account Number _____		
	Date Approved	Date Approved	Date Approved

THE CITIZENS NATIONAL BANK OF PARK RAPIDS, PARK RAPIDS, MN 56470 Application 11/2011  
 All contents are accurate at the time of printing, for changes that may have been made after printing please call (218) 732-3393.

Interest Rates & Interest Charges	Visa	Visa Gold
Annual Percentage Rate (APR) for Purchases	Introductory Rate - <b>7.99%</b> until 1 year, after that <b>-14.90%</b>	Introductory Rate - <b>7.99%</b> until 1 year, after that <b>-14.50%</b>
APR for Balance Transfers	Introductory Rate - <b>7.99%</b> until 1 year, after that <b>-14.90%</b>	Introductory Rate - <b>7.99%</b> until 1 year, after that <b>-14.50%</b>
APR for Cash Advances	Introductory Rate - <b>7.99%</b> until 1 year, after that <b>-14.90%</b>	Introductory Rate - <b>7.99%</b> until 1 year, after that <b>-14.50%</b>
Penalty APR & When it Applies	None	
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 purchases if you pay your entire balance by the due date (Grace Period) each month.	
Minimum Interest Charge	N/A	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .	

Fees	Visa	Visa Gold
Transaction Fees - Balance Transfer, Cash Advances, Foreign Transaction	<b>3.0%</b> of the amount transferred ( <b>\$20.00</b> maximum) <b>3.0%</b> of the amount advanced ( <b>\$20.00</b> maximum) Either 1.0% or 0.8%, depending on the currency conversion of the merchant.	
Penalty Fees - Late Payment	If the minimum required payment is not received within <b>10</b> days after the closing date subsequent to the payment due date, a late payment fee of Up to <b>5.0%</b> will be imposed - <b>\$7.80</b> minimum, <b>\$35.00</b> maximum	
Other Fees - NSF Return Check, Replacement Card	<b>\$25.00</b> <b>\$10.00</b>	

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new transactions). \*An explanation of this method is provided in your account agreement. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.