





<b>Transaction Fees</b>	Balance Transfer Fee: None Cash Advance Fee: 2% (w/\$2.00 minimum) Additional Copies of Statements: \$6.00 each Rush Replacement card fee: \$35.00
<b>Penalty Fees</b>	Over-the-Limit Fee: None Returned Payment Fee: \$33.00 Late Payment Fee: For payments made 10 days after the due date, a late fee of 5% of the payment due or a maximum of \$15.00 will be charged.
<b>Grace Period</b>	25 days from statement date

A finance charge will be imposed on credit purchases only if you elect not to pay your entire Balance shown on your monthly statement. for the previous billing cycle within 25 days of that statement date. If you elect not to pay the entire statement balance within that 25-day period; a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement date, but not on Credit Purchases posted during the current billing cycle. The Finance Charge is computed by applying the monthly Period Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle period any new Credit purchases posted to your account and subtracting any payments received and credits as posted to your account, but excluding any unpaid Finance Charges.

Variable Rate Information: We may not change the rate within the first year of opening. Your rate is fixed, but may be changed from time to time in accordance with applicable law such as if the account is in default. However, that annual percentage rate will not exceed 18%.

Cardholder agrees to promptly notify Issuer of any change of address by writing Issuer at this address:  
City National Bank of Taylor, P. O. Box 1099, Taylor, Texas 76574; or by secured message thru Online banking at <https://www.cnbt.bank> .

**ILLEGAL USE PROHIBITED:** by signing the application; you agree not to use your VISA/MASTERCARD DEBIT or CREDIT CARD for any illegal transactions, including internet gambling and similar activities.

This agreement has been entered into and performable in Taylor, Williamson County, Texas. Williamson County Texas should be the proper place of venue to enforce payment or performance of this Agreement, Cardholder agrees that any legal proceedings in respect of this Agreement, the Card, or the account shall be brought in the courts of Williamson County, Texas or the United States District Court for the Western District of Texas, Austin Division.