

Cal National Bank
RATE, FEE AND OTHER COST INFORMATION

<p>Annual Percentage Rate (APR) for purchases with BankRewards®</p>	<p>A 0% fixed APR for the first 3 billing cycles following the opening of your account. After that, 8.24% variable, 11.24% variable or 14.24% variable. The standard APR you receive is determined based on your creditworthiness. The introductory APR may end sooner if you default in any way under this Agreement. See explanation ¹ below for Default APR, ² for Variable-Rate Information and ³ for Introductory APR Information.</p>
<p>Annual Percentage Rate (APR) for purchases without BankRewards®</p>	<p>A 0% fixed APR for the first 3 billing cycles following the opening of your account. After that a 7.24% variable, 10.24% variable or 13.24% variable. The standard APR you receive is determined based on your creditworthiness. The introductory APR may end sooner if you default in any way under this Agreement. See explanation ¹ below for Default APR, ² for Variable-Rate Information and ³ for Introductory APR Information.</p>
<p>Other APRs</p>	<p><u>Cash Advance APR</u>: 19.99% variable. See explanation ² below for Variable-Rate information.</p> <p><u>Default APR</u>: 19.99% variable. See explanation ¹ below for Default APR.</p>
<p>Variable rate information</p>	<p>Your Annual Percentage Rate (APR) may vary monthly ².</p> <ul style="list-style-type: none"> • Prime Rate plus a margin of 4.99%, 7.99% or 10.99% for Purchases with BankRewards®. The standard APR you receive is determined based on your creditworthiness. • Prime Rate plus a margin of 3.99%, 6.99% or 9.99% for Purchases without BankRewards. The standard APR you receive is determined based on your creditworthiness. • Prime Rate plus a margin of 15.74% for Cash Advances (subject to a minimum APR of 19.99%). • Prime Rate plus a margin of 15.74% for Default ¹ (subject to a minimum APR of 19.99% and a maximum APR of 23.99%).

Grace period for repayment of purchase balances	At least 25 days Grace Period for Purchases from the date of the periodic statement (provided you pay your previous balance in full by the due date). The Grace Period does not apply to Cash Advances. See ⁴ below for explanation.
Method of computing the balance for purchases	Average daily balance method (including new purchases).
Annual fee	None
Minimum finance charge	\$0.50
Transaction fees for cash advances	3% of the amount of the transaction, but not less than \$5.00.
Late Payment fee	\$19.00 if the balance is up to but not including \$250.00; \$35.00 if the balance is \$250.00 and over.
Over-the-Credit-Limit fee	\$19.00 if the balance is up to but not including \$250.00; \$35.00 if the balance is \$250.00 and over.
Returned Payment fee	\$30.00
International Transactions	3% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.
Balance Transfers	Balance Transfers are not accepted with this offer.

¹Your purchase APR may increase to the default APR if you default under the Cardmember Agreement in any way. Your APRs may increase as of the first day of the billing cycle in which the default occurs. The default APR may be applied to all new and outstanding balances with variable APRs below the default APR at the time of default. If you make on time payments for six consecutive billing cycles, your APR will return to the standard purchase APR.

²The APR is determined by adding a margin to the Prime Rate. The current ANNUAL PERCENTAGE RATE for new accounts is disclosed in this agreement. These APRs may vary monthly and shall be adjusted on the first day of each billing period ("Change Date"). The ANNUAL PERCENTAGE RATE on each Change Date is based on the highest prime rate published in The Wall Street Journal "Money Rates" tables on the last date of publication in the calendar month preceding each Change Date ("Index Rate"). Variable APRs are based on the 3.25% Prime Rate as of April 30, 2009.

³ The introductory APR does not apply to any form of Cash Advances (Bank, ATM and Checks). When the introductory APR expires, the standard APR is applied to new and outstanding balances. We reserve the right to change the Standard APRs and the Default APR on your account. Your introductory APR will end before the advertised expiration date if during the introductory period you default in any way under the Cardmember Agreement.

⁴ The number of days between your statement Closing Date and your Payment Due Date (the grace period) may vary from one Billing Cycle to another.

As required by law, rates, fees and other costs of this card offer are disclosed here. All account terms are governed by the Cardmember Agreement sent with the card. Account and Agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the Agreement and applicable law. We may change them based on information in your credit report, market conditions, and business strategies or for any reason.

TERMS AND CONDITIONS

1. This offer is only valid for new accounts. You must be at least 18 year of age and either a United States citizen or a permanent resident of the U.S. The words “we” and “us” in this document refer to Cal National Bank as well as Park National Bank, which is the issuer of your account.
2. You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report about you.
3. If an account is opened, you will receive a Cardmember Agreement with your card(s). By using the account or any card, or authorizing their use, you agree to the terms of the Cardmember Agreement. We may change the Agreement at any time in accordance with applicable law and the terms of the Agreement.
4. You authorize us to allocate your payments and credits in a way that is most favorable to or convenient for us. For example, you authorize us to apply your payments and credits to balances with lower APRs (such as promotional APRs) before balances with higher APRs.
5. If you are approved for credit, the Cardmember Agreement that you will receive with your card provides that disputes are subject to binding arbitration. Arbitration replaces the right to go to court, including the right to a jury and the right to participate in a class action or similar proceedings. **For California residents only**, all claims shall be determined by a referee appointed pursuant to Section 638 of the California Code of Civil Procedure (“CCP”). Please read the “Arbitration” provision of the Cardmember Agreement carefully.
6. Any account opened in response to this application shall be governed by federal law, and to the extent state law applies, the law of Illinois.
7. We reserve the right to change the benefit features associated with your card at any time.
8. If you omit any information on the form, we may deny your request for an account.
9. The exact amount of your credit line will be determined after review of your application and other information.

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.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all customers, and that credit reporting agencies maintain

separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

New York Residents: Call the New York State Banking Department at (800) 518-8866 for a comparative list of credit card rates, fees and grace periods.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement or court order applying to marital property will adversely affect a creditor's interests unless, prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

INFORMATION SHARING

You authorize us to share certain information about you and your account with our affiliates and with others outside our affiliates including any company or organization whose name or mark may appear on the cards, as permitted by law. Our Privacy Policy, which is provided to you when you first receive an agreement and at least once each calendar year thereafter, describes our information sharing practices and the choices you have and directions you may give us about our sharing of information about you and your account with our affiliates.

For those participating in the BankRewards[®] program, please see the BankRewards Terms and Conditions for complete program details.