



The Commercial & Savings Bank
PO Box 232, Millersburg, OH 44654

PERSONAL VISA® / MASTERCARD® AGREEMENT

Please review the following terms and conditions for a personal CSB credit card.

CREDIT DISCLOSURE	Classic	Gold	Platinum
Annual Percentage Rate (APR) for purchases	17.90%	13.90%	12.00%
Other Annual Percentage Rates (cash advances and balance transfers) ^{1, 2}	17.90%	13.90%	12.00%
Grace period for repayment of balances for purchases	You have 25 days to repay your balance for purchases before being charged a finance charge.		
Method for computing the balance for purchases	Average Daily Balance (including new transactions)		
Annual membership fee	NONE		
Minimum finance charge	NONE		
Transaction fee for purchases	NONE		
Transaction fee for cash advances	NONE		
Balance transfer fee	NONE		
Late payment fee ¹	\$19.00 if balance is \$100 or less; \$34 for balances between \$100.01 and \$1,000; \$39 on balances over \$1,000.		
Over-the-credit-limit fee ²	\$29.00		

¹ No "Penalty APR" is imposed for late payments.

² No "Penalty APR" is imposed for exceeding your credit limit.

The information about the costs of the cards described in the above table is accurate as of April, 2008, when it was created. This information may have changed after that date. To find out what may have changed, call or email us at:

The Commercial & Savings Bank
P.O. Box 232
Millersburg, Ohio 44654
330-674-9015 or 1-800-654-9015

You should receive your Visa® or MasterCard® within three weeks upon receipt of your completed application and approval through normal credit requirements.



THE COMMERCIAL & SAVINGS BANK

The Commercial & Savings Bank
PO Box 232, Millersburg, OH 44654

personal credit card application

Please print this application and submit through postal service or drop off at any of our CSB Banking Center locations.

TYPE OF ACCOUNT

TYPE OF CREDIT CARD

Individual Joint MasterCard VISA GOLD (Minimum combined annual income is \$22,500) Platinum (Minimum combined annual income is \$35,000)

Form sections: Applicant's Last Name (First, Middle), Telephone, Date of Birth, Soc. Sec./Fed. ID No., Current Address (Street, City, State, Zip, Length of Residence, Dependents), Previous Address, Present Employer (Employer, Position, Address, Length of Employment, Monthly Salary), Other Income, Previous Employment, Nearest Relative (Name, Relationship, Telephone, Address).

COMPLETE INFORMATION ON JOINT ACCOUNT ONLY IF JOINT ACCOUNT DESIRED

Form sections: Joint Account (Co-Applicant's Name, Date of Birth, Soc. Sec./Fed. ID No., Telephone, Address, Relationship To Applicant, Employer, Monthly Salary, Position, Address, Length of Employment, Monthly Income).

COMPLETE FOLLOWING INFORMATION FOR ALL APPLICANTS

Form sections: Bank Name (Savings, Checking, Loan), Checking Account No., Savings Account No., ALL DEBTS OR OBLIGATIONS table with columns: Creditor, Address, Purpose, Bal. Owng, Mo. Payment.

NOTICE TO ALL OHIO RESIDENTS: THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDIT WORTHY CUSTOMERS THAT CREDIT REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST. THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW.

I (We) make application to the Bank named in this application for a Visa and/or MasterCard credit card(s) and/or any other card(s) issued as a result of this application. If this application is accepted and a Visa and/or MasterCard card(s) issued, the undersigned applicant and joint applicant, if any, by signing, using, or permitting another to use the Visa and/or MasterCard credit card(s) agree(s) that the applicant and joint applicant, if any, will be bound by the terms and conditions of the Visa and/or MasterCard Credit Card Agreement, and Customer Payment Schedule. Everything that I (we) have stated in this application is correct to the best of my (our) knowledge. I (We) understand that you will retain this application whether or not it is approved. You are authorized to check my (our) credit and employment history and to answer questions about your credit experience with me (us). I (We) understand that a periodic membership fee may be assessed. REFER TO THE VISA / MASTERCARD AGREEMENT PAGE FOR DISCLOSURE OF RATES AND FEES.

Form sections: APPLICANT'S SIGNATURE, CO-APPLICANT'S SIGNATURE, DATE, and a table with columns: Corp, Acct, Product, Type Proc, Card Type.