

Office Locations

Randolph-Main Street

21 Main Street
802-728-9611

Randolph-Pleasant Street

34 Pleasant Street
802-728-3305

Randolph-Justin Morgan Marketplace

189 VT Route 12 South
802-728-6597

Rochester

85 North Main Street
802-767-4222

Bethel/Royalton

1583 VT Route 107
802-234-5549

South Royalton

52 Railroad Street
802-763-7771

Williamstown

85 North Main Street
802-433-1030

Quechee

6931 US Route 4
802-295-2500



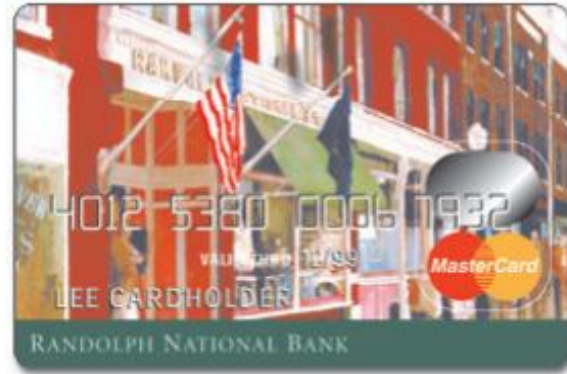
21 Main Street • P.O. Box 368
Randolph, VT 05060-0368
Tel: 802-728-9611

www.rnbvt.com

Member FDIC



Worldwide Acceptance.



Local Service.

*The Hometown
MasterCard® gives you the
best of both worlds.*



You work hard. You pay the bills.
Our credit card gives you benefits.



Some credit cards benefit your college, a favorite organization or cause. The Randolph National Bank Hometown MasterCard® is different. It works just for you—saving you money, offering you free banking services, travel and merchandise benefits, and personalized local service.

- **Service Charge Free Randolph Rewards Checking when you carry our Hometown MasterCard®.**
- **Excellent rates: 5.9% APR introductory rate for first 6 months; 9.5% APR (current rates*) following the introductory period. Balance transfers enjoy the same rates.**
- **Free merchandise and travel benefits.**
- **No annual card fee for Randolph Rewards checking customers.**
- **Annual card fee waived in first year for all accounts.**
- **Local card service from your hometown bank, Randolph National Bank.**

**Rates in effect as of July 1, 2010.
Rates are subject to change. Please call
Randolph National Bank for current rates.*



No mystery voices. No runaround.
Just friendly local service.

Toll-free numbers are great, but sometimes there's no substitute for a friendly face. During business hours, our customer service representatives are here to answer your questions and handle your requests in person or over the phone. Of course there's still a 24-hour toll-free number for occasions when that is more convenient.

Free checking and no annual card fee.

Complete the attached application and return it to any Randolph National Bank office. We'll notify you of your approved application which qualifies you for a service charge free Randolph Rewards checking account. You'll pay no annual MasterCard® fee for as long as you're a Randolph Rewards checking customer.

Hometown MasterCard Application

We intend to apply for joint credit: ___/___(please initial here)

1. Applicant Information

Name _____ DOB _____

Are you a RNB customer? Yes ___ No ___ Account# _____

SSN → ITIN → EIN → Alien ID Card → Passport → _____

Identification Number _____

Are you a U.S. citizen? Yes ___ No ___
If "no", please provide identification source and number.

Residential Address: Do you: → Own → Rent # Years: _____

Street _____

City _____ State _____ Zip Code _____

Mailing Address (if different):

P.O. Box and/or Street _____

City _____ State _____ Zip Code _____

Home Phone # _____ Work Phone # _____

Name of nearest relative not living with you _____

Relationship _____ Phone # _____

Address _____ City _____ State _____ Zip Code _____

Applicant's Employment

Employer _____ # Years _____

Address _____

Applicant's Monthly Net Income (take home)

From Wages _____ \$ _____
(attach pay stub; tax return if self-employed)

From alimony, child support, or Separate Maintenance income _____ \$ _____
(not required if you do not wish to have it considered for this application)

Other (specify): _____ \$ _____

Applicant's Debts (Attach sheet for additional obligations)

Mortgage/Rent/Lot Rent: _____ Balance: _____ Monthly Payment: _____

Auto Loan: _____ Balance: _____ Monthly Payment: _____

Credit Card: _____ Balance: _____ Monthly Payment: _____

Other: _____ Balance: _____ Monthly Payment: _____

2. Co-applicant Information

Name _____ DOB _____

Are you a RNB customer? Yes ___ No ___ Account# _____

SSN → ITIN → EIN → Alien ID Card → Passport → _____

Identification Number _____

Are you a U.S. citizen? Yes ___ No ___
If "no", please provide identification source and number.

Residential Address: Do you: → Own → Rent # Years: _____

Street _____

City _____ State _____ Zip Code _____

Mailing Address (if different):

P.O. Box and/or Street _____

City _____ State _____ Zip Code _____

Home Phone # _____ Work Phone # _____

Name of nearest relative not living with you _____

Relationship _____ Phone # _____

Address _____

Co-applicant's Employment

Employer _____ # Years _____

Address _____

Co-applicant's Monthly Net Income (take home)

From Wages _____ \$ _____
(attach pay stub; tax return if self-employed)

From alimony, child support, or Separate Maintenance income _____ \$ _____
(not required if you do not wish to have it considered for this application)

Other (specify): _____ \$ _____

Co-applicant's Debts (Attach sheet for additional obligations)

Mortgage/Rent/Lot Rent: _____ Balance: _____ Monthly Payment: _____

Auto Loan: _____ Balance: _____ Monthly Payment: _____

Credit Card: _____ Balance: _____ Monthly Payment: _____

Other: _____ Balance: _____ Monthly Payment: _____

3. Balance Transfers (Please attach sheet for additional cards)

Upon approval, I wish to transfer the indicated balance on the credit card account(s) listed below to my new credit card account.

Pay to: _____

Address: _____

Account # _____

_____ \$ _____
Specific Amount

Pay to: _____

Address: _____

Account # _____

_____ \$ _____
Specific Amount

4. Your Signature(s) Is/Are Required Below

We will review your credit, income and other information you provide us to determine the maximum creditline available for your account.

SIGNATURE(S): PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: 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 or re-verify information at any time and that credit references or verification may be given based on inquiries from other parties. This offer is subjected to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the bank card 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.

Applicant Signature _____ Date _____

Co-applicant Signature _____ Date _____

PLEASE READ & RETAIN THE FOLLOWING CREDIT DISCLOSURES

Disclosure Information	
Annual percentage rate for purchases	5.9% for 6 months, then 9.5%*
Annual Percentage Rate for Cash Advances/ Balance Transfers	5.9% for 6 months, then 9.5%*
Annual Membership Fee	\$0 for Randolph Rewards \$12.00 Non-Randolph Rewards (waived for first year)
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 any interest on purchases if you pay your balance by the due date each month.
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: www.federalreserveboard.gov/creditcard
Penalty fees: • Late payment • Over-the-credit limit • Returned Payment	5% of past due amount; \$5.00 minimum; \$25.00 maximum \$10.00 \$15.00
Cash Advance / Balance Transfer Fee	Zero

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

* These rates were in effect on July 1, 2010. Rates are set by management and subject to change. For current rate information, contact Randolph National Bank, PO Box 368, Randolph, VT 05060.

A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement 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 closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. The Finance Charge for a billing cycle is computed by applying the monthly periodic 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 any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. **A finance charge will be assessed on cash advances from the date of the cash advance, or the first day of the billing cycle in which the cash advance is posted, whichever is later, and will continue to accrue until payment in full is made. Cash Advances will be calculated in the same manner as explained for Credit Purchases.**

FACTS**WHAT DOES RANDOLPH NATIONAL BANK
DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and overdraft history • Account balances and credit history • Payment history and account transactions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Randolph National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Randolph National Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 802-728-9611 or go to www.rnbvt.com
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Who we are	
Who is providing this notice?	Randolph National Bank
What we do	
How does Randolph National Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Randolph National Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Randolph National Bank has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Randolph National Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Randolph National Bank doesn't jointly market.</i>
Other important information	
We do not share medical or health information about you with anyone except to process transactions or to provide services you have requested or initiated, such as insurance products.	

As required by the

USA PATRIOT ACT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING NEW ACCOUNTS

To help the government fight the funding of terrorism and money laundering, 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.

We thank you for your understanding and for joining us in securing a safer tomorrow.