

"Exhibit B:"

**READY CREDIT ACCOUNT APPLICATION**

APPLICANT (hereinafter termed "Customer") hereby submits this application to induce COMMUNITY BANK (hereinafter termed "Bank") to make available a Ready Credit Account (hereinafter termed "Account") under which Bank will make loans to Customer through my (our) checking account, numbered on reverse side, in amounts not to exceed the maximum credit approved by Bank. Bank is authorized to make any credit investigation, before or after acceptance, which it considers appropriate in order to evaluate Customer's financial standing or employment.

The Applicant's request for credit, as shown by the signature on the reverse side grants specific authority to Bank to obtain periodic consumer reports and investigative consumer reports (as defined in the Fair Credit Reporting Act) on Applicant and to make periodic inquiries of any nature from any person given as a reference with regard to credit request through Bank. Upon Applicant's request in writing, information will be furnished with respect to the nature and scope of the investigation requested by Bank.

Bank and Customer further agree as follows:

This Agreement will not be effective unless and until Bank has accepted said application and notified Customer in writing of such acceptance.

Payment by Bank of any check properly drawn on my (our) checking account in excess of the balance thereof (unless otherwise indicated), or amounts deposited to such account upon my application, shall constitute a loan by Bank to Customer. Each loan advance shall be in \$100 increments to the maximum credit approved. No security whatever is required on account loans.

Customer hereby expressly authorizes Bank to automatically deduct from Customer's Checking Account numbered on reverse side on a monthly basis amounts due on said account.

Charges for loan advances shall be as follows:

1. There is no charge under Account until an advance is made to Account and then a **FINANCE CHARGE** is imposed only on the money borrowed. Advances are made in \$100 increments when checks and other charges exceed checking account balance.

2. A **FINANCE CHARGE** will be imposed monthly (when checking account statement is rendered) upon the average of the daily balances outstanding in Account for the number of days in the billing cycle. The daily balance of Account is computed at the end of each day by deducting from previous daily balance the amount of all payments and by adding the amount of all advances.

3. Method of Determining the Amount of **FINANCE CHARGE**: The average daily balance in Account is multiplied by the number of days in the billing cycle and the daily periodic rate of .0004931 applied to the product to determine the amount of the **FINANCE CHARGE**.

4. Periodic Rates to be Used in Computing **FINANCE CHARGE**: The daily periodic rate is .04931% and the **ANNUAL PERCENTAGE RATE** is 17.99%.

5. The minimum monthly periodic payment required is 1/2% of the Account balance outstanding or \$20, whichever is greater. If the balance due is \$25 or less, the entire amount shall be paid. The Account may be prepaid in whole or in part.

CONTINUED ON REVERSE

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