

Credit Card Application - Consumer

Primary Applicant Information

(Please print clearly)

First Name: _____ Middle: _____ Last: _____

Date of Birth: (mm/dd/yyyy) ____ / ____ / ____ SSN: _____

Driver's License #: _____ State Issued: _____ Exp. Date: ____ / ____ / ____ Date Issued: ____ / ____ / ____

Email Address: _____

Billing Address: _____ City: _____ State: _____ Zip: _____

Physical Address: _____ City: _____ State: _____ Zip: _____

Primary Phone Number: _____ Secondary Phone Number: _____

Occupation: _____ Current Employer: _____

Years at Current Employer: _____ Business Phone Number: _____

Former Employer (If less than 3 years at Current Employer): _____ Years at Former Employer: _____

Personal Gross Monthly Income: _____ Available Monthly Income: _____

Monthly Mortgage/Rent Payment: _____

Estimate Other Monthly Obligations: _____

Co- Applicant Information

(Please print clearly)

First Name: _____ Middle: _____ Last: _____

Date of Birth: (mm/dd/yyyy) ____ / ____ / ____ SSN: _____

Driver's License #: _____ State Issued: _____ Exp. Date: ____ / ____ / ____ Date Issued: ____ / ____ / ____

Email Address: _____

Street Address: _____ City: _____ State: _____ Zip: _____

Primary Phone Number: _____ Secondary Phone Number: _____

Occupation: _____ Current Employer: _____

Years at Current Employer: _____ Business Phone Number: _____

Former Employer (If less than 3 years at Current Employer): _____ Years at Former Employer: _____

Personal Gross Monthly Income: _____ Available Monthly Income: _____

Monthly Mortgage/Rent Payment: _____

Estimate Other Monthly Obligations: _____

* Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

Electronic Payments

United Bank checking account customers have the option to transfer money directly through AccessUnited's online banking for same day posting, until 11:00 P.M. each business day. Credit card customers may also set up monthly payments to occur automatically each month on the due date. Please review the Automated ACH Payment Authorization section of our Terms and Conditions, and complete the following:

United Bank Account No. _____

Payment Choice: Statement Balance Minimum Fixed Amount \$ _____

Authorized Signature: _____ Date: _____

Other Authorized Cardholders

First Name: _____ Middle: _____ Last: _____

Address: _____

DOB: ____ / ____ / ____ SSN #: _____ PH #: _____

DL #: _____ State Issued: _____ Exp. Date: ____ / ____ / ____ Issued Date: ____ / ____ / ____

Monthly Spending Limit: \$ _____ Limited Purchasing Restrictions: _____

Signature: _____ Date: ____ / ____ / ____

First Name: _____ Middle: _____ Last: _____

Address: _____

DOB: ____ / ____ / ____ SSN #: _____ PH #: _____

DL #: _____ State Issued: _____ Exp. Date: ____ / ____ / ____ Issued Date: ____ / ____ / ____

Monthly Spending Limit: \$ _____ Limited Purchasing Restrictions: _____

Signature: _____ Date: ____ / ____ / ____

Please check here: if you would like to transfer a balance from an existing credit card. Please submit your most recent credit card statement with this application.

Certification/Signatures

I hereby certify that all the above applicant/co-applicant information is submitted for the purpose of obtaining credit and is true and correct. I authorize United Bank to obtain all credit information necessary to process this application, including reports from credit reporting agencies and other sources for any lawful purpose in connection with this application. I understand that additional information may be requested in order to verify my identity in accordance with the USA Patriot Act. I agree to the terms and conditions outlined in this application and in the Credit Card Agreement, which contains an arbitration agreement, that will be provided upon account opening.

Not all consumer credit card applicants are eligible for rewards. Eligibility for rewards is based on the consumer's credit.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

Detach this page and submit to United Bank for processing. Retain the opposite page for your review and future reference. Please submit your application by dropping it off at any branch or mail to United Bank, P.O. Box 869, Zebulon, GA 30295.

Welcome to United Bank.

You'll find the terms of your credit card here. It's a contract that starts as soon as you sign or use the card. Detach this page and retain for your review and future reference.

For each underlined word or phrase, the definition in the Consumer Financial Protection Bureau Definition of Credit Card Terms is part of your contract.

These definitions are available at www.cfpb.gov or www.accessunited.com. You may call us at 770-567-7211 for a printed copy.

1. Costs

You may use your card for purchases, cash advances, or balance transfers. Each type of charge will have its own balance. Each balance may have a separate interest rate.

What are the charges?

Annual Percentage Rate (APR) for Purchases: • 15.99%
• 11.99%
• 7.99%

Interest Rate on Cash Advances: 15.99% APR
Late Payment Fee: \$15

Your APRs will vary with the market based on the Prime Rate, except for the balance transfer APR. The Prime Rate is the highest bank prime loan rate as published by the Wall Street Journal in its Money Rates Section on the 15th day (or the next business day if the 15th is not a business day) of the calendar month preceding the first day of the billing period. If the Periodic Rate(s) and corresponding Annual Percentage Rate(s) increase, your interest charges will increase and your minimum payment may be greater. Your Purchase APR will equal the Prime Rate plus a margin of 4.74 to 12.74 and your Cash Advance APR will equal the Prime Rate plus a margin of 12.74.

What do I have to pay and when?

We will send your bill to the address on file. You agree to pay all authorized charges on the bill, including interest and fees. You agree to pay us for charges that we allow over your credit limits. You must pay at least the minimum payment by the due date stated on each bill. Your minimum payment will be 3% of your outstanding balance plus any applicable fees, or \$20, whichever is greater.

We choose which balances to pay with the minimum payment. We apply payments above the minimum to balances with the highest APRs first.

You must pay in U.S. dollars, without restrictive terms, and according to all the other standard payment instructions. Mailed payments should be sent to United Bank, P.O. Box 869, Zebulon GA, 30295.

How is interest calculated?

We calculate interest using the daily balance method with compounding. This means that interest compounds daily.

We will not charge you interest on purchases if you pay your full account balance by the due date each month. This is called a grace period. If you do not take advantage of the grace period, we will charge interest starting the day you make a purchase. If you do not pay your full account balance on time in any month you will lose your grace period until you pay your full account balance. You pay interest on cash advances or balance transfers from date of transaction.

What if I pay late?

If you don't pay at least the minimum payment by the due date, you'll be charged a late payment fee of \$15. In addition, if your account remains past due more than 10 days, your account may be suspended until payment is made.

In addition, if you make a late payment, you will be in default and you may be subject to interest rate increases.

2. Changes

We can change some of your rates and other terms in accordance with the law. This table shows some of the possible changes. Written notice will explain how changes apply. You cannot change the terms of this agreement.

Type of Change	What may trigger change	Advance Notice
Other interest rate increase on new charges	In the first year, a promotional rate ends or the prime rate changes. After that, any reason	Promotional rate ends or prime rate changes, no notice. Otherwise, 45 days
Other interest rate increase on existing balances	Promotional period ends, prime rate changes, or a <u>workout arrangement</u>	No notice required or per terms of <u>workout arrangement</u>
Increase or decrease to credit limits	Any reason	None
Some fees and other terms	Can change for any reason	Up to 45 days for certain fee and <u>minimum payment</u> changes

3. Additional Information

Some of our rights

We reserve the right to not allow charges, including a recurring charge that we previously allowed.

If we sue you to collect debt owing on the account, you agree to pay us reasonable attorneys' fees and costs.

We may assign the contract to another company without notice.

We can close the account at any time without notice. If we close the account, you must still pay all outstanding amounts on the account. Interest will continue to accrue on your unpaid balance.

If we close the account or if you default, we can demand immediate payment in full, except for protected balances.

Some of your rights

You have the right to close the account by notifying us at United Bank, P.O. Box 869, Zebulon, GA 30295 or via email to customerservice@unitedbank.net. You must pay all outstanding amounts on the account. Interest will continue to accrue on your unpaid balance.

You have the right to dispute charges on your bill, including billing errors, unauthorized charges or charges for unsatisfactory goods or services.

How are billing and other disputes handled?

If your bill has an error or a charge you did not authorize, you must tell us in writing within 60 days after you get that bill. You must follow all instructions on that bill. If we find no error after investigation, you owe us the original amount plus applicable interest and fees.

If you are not satisfied with a purchase, you may not have to pay if you contact us in writing before paying us for that purchase. You must follow all dispute instructions on your bill and assign to us your claim against the merchant. The Billing Rights Notice further explains your rights.

What are the other terms for this agreement?

Other defined terms in this contract are: "We" or "us" means United Bank and any and all affiliates, parents, subsidiaries, and directors, officers and employees of same. "You" means yourself and any authorized users of the account.

We do not guarantee that your card will be accepted when you attempt to use it.

You cannot assign the contract.

If any part of this agreement is found to be unenforceable, the rest will remain in effect.

Do not exceed your credit limits.

Federal law and the laws of the State of Georgia govern all disputes between us about this account.

Privacy

We may report information about you to credit reporting agencies.

We may share information about the account with authorized users.

We may contact you by different means, as allowed by law. The Privacy Notice further explains how we may share your data.