

Credit Card Application - Business

Section I: Business Information (Applicant)

(Please type or print clearly)

Name of Business _____

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

Location Address _____ City: _____ State: _____ Zip: _____

Tax Identification Number: _____

Contact Name: _____ Email Address: _____ Phone No.: _____

_____ Years in Business Requested Credit Limit: _____

Business Ownership Type: Corporation Partnership Sole Proprietor LLC Other

What does your business do? _____

Section II: Principal Owners and Officers

Principal Name: _____

Title: _____

Social Security Number: _____

Date of Birth: _____

Percentage Ownership: _____

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

Principal Name: _____

Title: _____

Social Security Number: _____

Date of Birth: _____

Percentage Ownership: _____

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

Section III: Authorized Cardholders

United Bank provides business owners with the ability to designate multiple cardholders and assign custom spending limits and spending restrictions. One account statement will be issued with individual card history itemized by cardholder. If you would like to designate additional cardholders other than the principal owners listed in this application, and set individual spending limits and usage restrictions, please indicate here: Yes No.

If yes, complete attached "Additional Authorized Cardholders" form.

Section IV: Certification/Signatures

The undersigned company by its authorized officers request a business credit card account be opened on behalf of the company. The undersigned authorizes United Bank to obtain all credit information necessary to process this application. Company and guarantors further agree to be bound by all terms and conditions of the Credit Card Agreement, which contains an arbitration agreement, that will be provided upon account opening. Additional financial information will be provided by company and/or guarantors upon request.

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

Principal/Officer Signature: _____ Date: _____

Principal/Officer Signature: _____ Date: _____

Guaranty Agreement

I, the undersigned Guarantor (hereinafter "I" and/or "me"), agree to be personally liable, jointly, severally, unconditionally, for all obligations, including but not limited to attorney fees, arbitration costs, court costs, late fees, over the limit fees, and any other fee and/or expense incurred on account of the Applicant herein and for the balance and interest on account of the Applicant herein (hereinafter collectively referred to as the "Account"). I acknowledge that I am receiving valuable benefits from the indebtedness incurred by the Account. United Bank, its successors and/or assigns (hereinafter "Issuer") is under no obligation to provide any notices on the Account to me. I understand that I may request information on the Account with the consent of the Applicant. If Issuer provides notice or any other information on the Account to me, Issuer is under no obligation to provide continuing notices or other information to me. I specifically acknowledge that I will not be provided with notices, which may affect my liability, including but not limited to changes in the credit agreement, terms, credit limit, interest rate, calculation of interest, required minimum payment, past due notices, or declaration of default. I specifically waive any requirement that Issuer pursue collection from Applicant before pursuing me and that Issuer may collect amounts due on Account from me before pursuing the Applicant. Issuer may demand payment in full from me in accordance with this Guaranty Agreement and in accordance with the terms of Applicant's credit card agreement. Issuer may obtain my credit report and use the credit report and other credit factors, to evaluate products offered by Issuer. Issuer may offer products directly to me based on my credit information. Issuer may report negative credit for failure to pay the Account as agreed, even if the failure to pay was not caused by me. If I am a joint Guarantor, I understand that Issuer may pursue collection against me even if Issuer does not pursue other Guarantors. I specifically waive any objections or rights available to me which would require Lender to notify me of release of any other Guarantor. I agree and acknowledge that release of one Guarantor does not also operate to release me from my obligations. If Issuer negotiates a settlement of Account with Applicant and/or a Guarantor, I waive any requirement that Issuer offer me the same settlement and/or secure my acceptance of such settlement. If I become insolvent or die Issuer may declare any amounts due hereunder be paid in full immediately. Any terms outside of this Guaranty Agreement are governed by the Applicant's Credit Card Agreement. Any disputes arising from the Guaranty Agreement are subject to binding arbitration which will be heard by JAMS (Judicial Arbitration and Management Service) Atlanta office. Issuer retains all other rights and remedies available to Issuer outside of this Guaranty Agreement. This agreement may be executed by electronic signature. My electronic signature binds me the same as an original signature. This agreement is effective until final satisfaction of Applicant's Account and termination of Applicant's Credit Card Agreement.

Signature: _____ Date: _____

Signature: _____ Date: _____

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.

Definitions for all underlined words found on this application are available at www.accessunited.com/creditcards.

Questions? Call us at 770-567-7211.

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: Prime rate plus a margin of 7.74
Interest Rate on Cash Advances: Prime rate plus a margin of 12.74
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 7.74 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 25% 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.

Additional Authorized Cardholders

First Name: _____ Middle: _____ Last: _____

Address: _____

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

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

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

Signature: _____ Date: ____ / ____ / ____

First Name: _____ Middle: _____ Last: _____

Address: _____

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

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

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

Signature: _____ Date: ____ / ____ / ____

First Name: _____ Middle: _____ Last: _____

Address: _____

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

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

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

Signature: _____ Date: ____ / ____ / ____