



# UNITED COMMUNITY BANKS

## EVERYDAY POINTS VISA® CREDIT CARD APPLICATION

### Applicant Information

Last Name		First Name	MI	Date of Birth	Social Security Number
Email Address		Phone Number		Alternate Phone Number	
Street Address			City, State, Zip Code		
How long at current address? (If less than 2 years, please list previous address.)				<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Payment
Current Employer		Employer's Address			
Occupation/Job Title		Monthly Income	No. of Years Employed	Work Phone Number	
Previous Employer		Drivers License No.	Expiration Date	Amount of Credit Requested	
Annual Amount and Source of Other Income: Include alimony, child support or separate maintenance only if you wish to have it relied upon for this application. \$ _____ Source(s): _____					
Have you ever had any judgments against you? _____ Yes _____ No			Have you ever filed bankruptcy? _____ Yes _____ No If yes, provide details on an attachment.		

### Please Issue a Credit Card to the Following Authorized Users:

Name to Appear on Card	Authorized Credit Line	Social Security Number	Signature of Authorized User

### Balance Transfer

Card Issuer	Account Number	Amount
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### Application Agreement

**IMPORTANT NOTICE:** Cards are issued by United Community Bank ("we", "us", "our", or "bank"). By signing below, you consent to receive your paper privacy notice after your account has been opened. If you would like to review our privacy notice, you may do so at [ucbbank.com/privacy](http://ucbbank.com/privacy)

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of onsumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call, toll-free, 1-855-822-5880 to request oral disclosures.

By signing below, you: a) certify the statements and information furnished herein are true and complete and are made for the purpose of determining eligibility for a UCB credit card; b) request the maximum credit limit from us for which you qualify; c) agree to comply with the cardholder Account Agreement that will be furnished if your application is approved; d) agree that you are liable for all authorized account purchases, cash advances, and balance transfers, including those made by any authorized user; e) understand and agree that we may make all inquiries we deem necessary to verify accuracy of the statements made herein, and to determine creditworthiness, including, but not limited to, procuring consumer reports from consumer reporting agencies and credit information from other financial institutions, references, present and former employers, landlords and creditors and in the future for reviewing Account credit limits, for Account renewal, for servicing and collection purposes, and for other legitimate purposes associated with your account. If this application is accepted and Visa credit card(s) issued, the undersigned applicant, by signing, using or permitting others to use the credit card(s), will be bound by the terms and conditions of the Account Agreement disclosure accompanying the credit card(s) and all amendments.

Signature of Applicant _____	Date _____
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Employee Code (FOR INTERNAL USE ONLY): \_\_\_\_\_

Please complete and return to your nearest United Community Banks location or mail to United Community Bank, 301 N. Main St., Chatham, IL 62629

## UNITED COMMUNITY BANKS EVERYDAY POINTS VISA® CREDIT CARD

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Prime Rate* + 6.74%-16.74%</b> after the promotional period. This APR is based on your creditworthiness and will vary with the market based on the Prime Rate. <b>0%</b> Introductory APR for 7 months from the date your account is opened.
<b>APR for Balance Transfers</b>	<b>Prime Rate* + 6.74%-16.74%</b> after the promotional period. This APR is based on your creditworthiness and will vary with the market based on the Prime Rate. <b>0%</b> Introductory APR for 7 months from the date your account is opened.
<b>APR for Cash Advances</b>	<b>Prime Rate* + 18.74%</b> after the promotional period. This APR will vary with the market based on the Prime Rate. <b>0%</b> Introductory APR for 7 months from the date your account is opened.
<b>Paying Interest</b>	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. Please note that interest will be charged on cash advances beginning on the date the advance is posted to the account.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
FEES	
<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Fees	<ul style="list-style-type: none"> <li>• Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater (maximum fee: <b>\$150</b>)</li> <li>• Either <b>\$10</b> or <b>3%</b> of the amount of each advance, whichever is greater (maximum fee: <b>\$150</b>)</li> <li>• Up to <b>1%</b> of each transaction in U.S. dollars</li> </ul>
<b>Penalty Fees</b> • Late Payment • Over-the-credit-limit • Returned Payment	<ul style="list-style-type: none"> <li>• Up to <b>\$25</b></li> <li>• <b>None</b></li> <li>• Up to <b>\$24.95</b></li> </ul>
POINTS	
<b>Earn Points</b>	Cardholders will receive one (1) point for every U.S. Dollar of Net Purchases made on the Account rounded to the nearest dollar for each transaction. Cash Advances are not eligible for points. Points are not earned until transactions have posted to the Account.
<b>Redeem Points</b>	To redeem points, visit <a href="http://ucbbank.com">ucbbank.com</a> . Points may be redeemed for gift cards, merchandise or travel. Points expire after five (5) years if not redeemed. Points are not transferable and cannot be transferred or sold. Points have no cash value. Account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise unavailable for use as a payment method) at the time redemption orders are received for processing. The Bank reserves the right to suspend participation in the Points Program until the Account is in good standing. For additional points details and restrictions, please refer to your Account Agreement disclosure that will accompany your card if your application is approved.
<b>Bonus Offers</b>	In addition to the above, other offers and promotional incentives may be offered in conjunction with other specific or limited-time promotions. These offers may include but are not limited to gift cards, contests, or double points offers; are extended at the sole discretion of United Community Bank; and are subject to change without notice. Contact a banker for any current available offers.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new transactions)." See the Account Agreement for further information regarding how we calculate your balance.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

**Loss of Introductory APR:** We may end your introductory APR and apply the standard APR if you become 30 days or more past due.

**How We Will Calculate Your Variable APRs:** After the introductory period, your interest rate is a variable rate and is determined by a combination of the Prime Rate\* (which may vary) added to the margin (which does not change). The Prime Rate\* is published in the Money Rates section of The Wall Street Journal. The APR may increase or decrease each month if the Prime Rate\* changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate\*, we will select a similar reference rate.

\***Prime Rate:** Variable APRs are based on the Prime Rate. For the Bank's current rates based on the current Prime Rate, visit [ucbbank.com](http://ucbbank.com).

**Purchase APR:** For Purchase transactions, we add a Margin of **6.74%-16.74%** to the Prime Rate\*. The Purchase APR may increase or decrease each month if the Prime Rate changes.

**Balance Transfer APR:** For Balance Transfer transactions, we add a Margin of **6.74%-16.74%** to the Prime Rate\*. The Balance Transfer APR may increase or decrease each month if the Prime Rate\* changes.

**Cash APR:** For Cash transactions, we add a Margin of **18.74%** to the Prime Rate\*. The Cash APR may increase or decrease each month if the Prime Rate\* changes.

Updated December 2019. Please call 1-855-822-5880 for changes that may have occurred after printing.

Cards are issued by United Community Bank, Member FDIC and an Equal Housing Lender.