



REQUIRED DOCUMENTATION

Please submit the following documentation with the application:

CORPORATIONS, PARTNERSHIPS AND SOLE PROPRIETORSHIPS

1. Resolution: Current corporate resolution, partnership resolution or sole proprietorship resolution containing borrowing authorization.
2. Personal guarantee (signature required in Personal Guarantee section of application).
3. Guarantor(s) credit bureau and income (including but not limited to 2 years tax returns (business and personal), financial statements, etc.)
4. Principal owner(s) personal financial statements (including but not limited to 2 years tax returns (business and personal), financial statements, etc.)
5. In addition to the documents required in 1-4 above, if the company is greater than two (2) years old and:
 - a. the requested limit is between \$35,001 and \$50,000, submit 2 years corporate tax returns.
 - b. the requested limit is between \$50,001 and \$200,000 submit:
 - 3 years corporate tax returns and 2 years accountant prepared financial statements, OR
 - 3 years of audited financial statements including balance sheet and income statement. Also include the most recent interim financial statements.

ASSOCIATIONS, NON-PROFIT ORGANIZATIONS, OR UNINCORPORATED

Association must be at least 3 years old.

1. Resolution: Borrowing resolution or minutes from meeting where decision was made to obtain credit card, stating desired credit line(s).
2. Articles of Association (contains By-Laws, defines entity as Association or Corporation and contains borrowing authorization).
3. Financial statement or cash flow statement (2 years); should include: beginning cash receipts, expenses and ending cash.
4. Statement of assets and liabilities (balance sheet); assets may be a general listing of what the associations owns.

REFERENCE

Primary Financial Institution:

Primary Contact:

Location:

Telephone Number:

Email:

The above documentation along with any other information requested and the completed application may be submitted and returned to your nearest United Community Banks location or mailed to United Community Bank, 301 N. Main St., Chatham, IL 62629



BUSINESS VISA® CREDIT CARD

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask for your and/or your business's legal name, address, date of birth, tax identification number and other information that will assist us with identifying you and/or your business. We may also ask to see your driver's license or other identifying documents. For businesses, we may ask for copies of certified articles of incorporation, an unexpired government-issued business license, a partnership agreement or other documents that indicate the existence and standing of the entity.

Information About Business

Legal Name of Business	Company Name (as it should appear on the card)	Tax ID Number	NAICS Code
Business Address (not a PO box)		City, State, Zip Code	
Billing Address, if different than Business Address (can be PO Box)		City, State, Zip Code	
Telephone Number	Email Address	Credit Amount Requested	
Business Structure: () Corporation () Partnership () Sole Proprietor () Non-Profit () LLC () Other:			
Years in Business	Number of Workers (FT, PT, Seasonal, Contractors primarily working for the business)	Gross Annual Revenue (for the preceding fiscal year)	

Principal Owner(s)/Officer(s): If Owner/Officer has at least 25% direct ownership, complete % of Ownership field

Name	Title	Social Security Number	Date of Birth
Home Address	City, State, Zip Code	Phone Number	% of Ownership
Name	Title	Social Security Number	Date of Birth
Home Address	City, State, Zip Code	Phone Number	% of Ownership
Name	Title	Social Security Number	Date of Birth
Home Address	City, State, Zip Code	Phone Number	% of Ownership
Name	Title	Social Security Number	Date of Birth
Home Address	City, State, Zip Code	Phone Number	% of Ownership

Authorized Users to be issued a Credit Card: If additional needed, provide on separate page and submit with application

Name to Appear on Card	Social Security Number	Date of Birth	Phone Number	Authorized Credit Line
				\$
				\$
				\$
Total Credit Lines Requested:				\$

Payment Option Desired: () Consolidated () Individual *If no payment option selected, account will be set up with Individual Pay.*

Spendtrack Registration: () Yes () No *If yes is selected, complete the Business CC Spendtrack Setup Form.*

Application Agreement

By submitting this application, you certify and agree on behalf of the Business entity and yourself as the Owner/Authorized Officer:

1. That all information provided above and in financial statements and other documentation submitted in connection with the application is true and correct and you agree to provide additional financial information upon request. **2.** That this application has been authorized by all necessary corporate action by the Business and will provide evidence of such action upon request. **3.** That the Business entity and you, personally and in your individual capacity, will each be liable for all charges, fees, and finance charges on all of the cards and accounts issued pursuant to this request or any future requests to add additional cards or accounts. **4.** United Community Bank 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 credit information, both on the Business entity and the Owner/Authorized Officer(s) with credit reporting agencies and others in order to approve or decline this application, and in the future to service your account, manage our relationship with you, and for other legitimate purposes associated with your account. **5.** That the accounts will be used for business purposes only. **6.** To be bound by all terms and conditions of the Cardmember Agreement that will be provided if this application is approved. The principal owner(s) of the business should also sign in the Personal Guarantee section below.

Signature of Owner/Authorized Officer:	Date:	Signature of Owner/Authorized Officer:	Date:
Signature of Owner/Authorized Officer:	Date:	Signature of Owner/Authorized Officer:	Date:

Personal Guarantee

The undersigned, in consideration of the foregoing, absolutely and unconditionally guarantee, without any restriction or limitation, payment of any and all charges made on and performance of all obligations of the business and the employees under this Visa Business Card account(s). The undersigned further acknowledges having read and understood the terms and conditions of the Cardmember Agreement associated with the Visa Business Card account(s). This is a continuing guaranty of payment. The undersigned waive any and all defenses available to a guarantor under the laws of the State of Illinois other than actual payment and performance of the indebtedness guaranteed hereby. The undersigned further expressly waive notice of acceptance of this guaranty, notice of nonpayment and notice of protest with respect to the obligations guaranteed hereunder. This guaranty shall be governed by and interpreted in accordance with the laws of the State of Illinois.

Principal Owner Signature:	Date:	Principal Owner Signature:	Date:
Principal Owner Signature:	Date:	Principal Owner Signature:	Date:

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for 6 months from the date your account is opened. After that, your standard APR will be 16.24% - 24.24% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for 6 months from the date your account is opened. After that, your standard APR will be 16.24% - 24.24% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	0.00% Introductory APR for 6 months from the date your account is opened. After that, your standard APR will be 26.24% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
Paying Interest	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. We will begin charging interest on cash advances beginning on the date the advance is posted to the account.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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 https://www.consumerfinance.gov/learnmore/

FEES

Annual Fees	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Fees	Either \$10 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$150) Either \$10 or 3% of the amount of each advance, whichever is greater (maximum fee: \$150) Up to 1% of each transaction in U.S. dollars
Penalty Fees • Late Payment • Over-the-credit-limit • Returned Payment	Up to \$25 None None

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

How We Will Calculate Your Variable APRs: Variable Rates are calculated by adding an index and a margin. The Index is the highest Prime Rate published in the "Money Rates" section of The Wall Street Journal on the 10th day of each month. If the 10th falls on a day The Wall Street Journal does not publish, we will identify the Prime Rate published on the last publishing day preceding the 10th day of the month. The margin is the percentage we add to the Index to calculate the APR. As of 03/02/2025, the index was 7.50%. After your account is opened, changes to the Index will cause a corresponding change to your variable rate.