



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 (below signature).
3. If the company is less than two (2) years old or the credit decision will be based solely on the principal owner(s), submit the principal owner(s) personal financial statements.
4. If the company is greater than two (2) years old and the requested limit is between \$35,001 and \$50,000, submit 2 years corporate tax returns. For credit line requests between \$50,001-\$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

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.
5. Association must be at least 3 years old.

ADDITIONAL INFORMATION

Corporations, Partnerships and Sole Proprietorships less than 2 years old:

Limit requested	Required Information
Up to \$15,000	Guarantor(s) credit bureau report and income
\$15,001 - \$25,000	Guarantor(s) credit bureau report, income and personal financial statement

Corporations, Partnerships and Sole Proprietorships more than 2 years old:

Limit requested	Required Information
Up to \$35,000	Guarantor(s) credit bureau report and income
\$35,001 - \$50,000	Guarantor(s) credit bureau report, income and 2 years corporate tax returns
\$50,001 - \$200,000	Guarantor(s) credit bureau report, income and 3 years of accountant prepared financial statements

Association/Organization must be at least 2 years old:

Limit requested	Required Information
Up to \$15,000	2 years of reviewed financial statements

REFERENCE

Primary Financial Institution: _____
 Primary Contact: _____
 Location: _____
 Telephone Number: _____
 Email: _____

The above documentation along with any other information requested by the Bank as well as the completed application may be submitted to any United Community Banks Location.

BUSINESS VISA CREDIT CARD APPLICATION				
Information About Business				
Legal Name of Business		Company Name		
Billing Address		Location Address (Required)		
Billing Address		City, State, Zip Code		
Tax ID Number (Req.)	Contact Person	Telephone Number	Email Address	Merchandise or Service
Type of Ownership: Corporation () Partnership () Sole Proprietor () Other _____ () Years in Business _____				
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	
Total Credit Lines Requested:	\$ _____	Payment Option Desired:	Consolidated Pay ()	Individual Pay ()
Have you ever had any judgements against you? _____ yes _____ no		Have you ever filed bankruptcy? Provide details on attachment _____ yes _____ no		
Principals / Officers:				
Name	Title	Social Security Number	Phone Number	
Home Address	City, State, Zip Code	% of Ownership	Monthly Income	
Name	Title	Social Security Number	Phone Number	
Home Address	City, State, Zip Code	% of Ownership	Monthly Income	
Application Agreement				
<p>The undersigned company by its authorized officer(s) requests a business credit card account be opened on behalf of the company and that business cards be issued on said account. The undersigned authorizes United Community Bank to receive and exchange credit information, both on the company and the guarantor(s) and agrees to be bound by all terms and conditions of agreements made applicable to company's accounts. The undersigned company by its authorized officer(s) certifies that all of the information provided above and in financial statements and other documentation submitted herewith are true and correct and that the business card account will be utilized solely for business purposes (not to be used for consumer purposes). The undersigned agrees to provide additional financial information upon request. 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. The information requested includes name, street address, date of birth, and Social Security number. We may also ask to see your driver's license or other identifying information. The principal owner(s) of the company should also sign in the Personal Guarantee section below.</p>				
_____		_____		
Signature of Principal / Officer		Date	Signature of Principal / Officer _____ Date	
Personal Guarantee				
<p>I/We _____, as an individual(s), in consideration of the foregoing, absolutely guaranty, without any restriction, condition, or limitation, payment of any and all charges made on and performances of all obligations of the company and the employees under this Visa Business card account(s).</p>				
Signature: _____		Signature: _____		Date: _____

UCB BANKS BUSINESS VISA CREDIT CARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Prime Rate* + 8.74% – 16.74% after the promotional period. This APR is based on your creditworthiness and will vary with the market based on the Prime Rate*.</p> <p>0.00% Introductory APR for 6 months from the date your account is opened.</p>
APR for Balance Transfers	<p>Prime Rate* + 8.74% – 16.74% after the promotional period. This APR is based on your creditworthiness and will vary with the market based on the Prime Rate*.</p> <p>0.00% Introductory APR for 6 months from the date your account is opened</p>
APR for Cash Advances	<p>Prime Rate* + 18.74% after the promotional period. This APR will vary with the market based on the Prime Rate*.</p> <p>0% Introductory APR for 6 months from the date your account is opened.</p>
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. Please note that interest will be charged 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 http://www.consumerfinance.gov/learnmore
Fees	
Annual Fees	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Fees <ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Late Payment • Over-the-credit-limit • Returned Payment <ul style="list-style-type: none"> • Up to \$25 • None • Up to \$24.95

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See the Account Agreement disclosure 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.

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/creditcardrates.

Purchase APR: For purchase transactions, we add a Margin of **8.74%-16.74%** to the Prime Rate*. The Purchase APR may increase or decrease each month Prime Rate changes.

Balance Transfer APR: For Balance Transfer transactions, we add a Margin of **8.74%-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 **8.74%-16.74%** to the Prime Rate*. The Cash APR may increase or decrease each month if the Prime Rate changes.

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