



UNITED COMMUNITY BANKS

EVERYDAY POINTS VISA® CREDIT CARD APPLICATION

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 name, address, date of birth, tax identification number, and other information that will assist us with identifying you. We may also ask to see your driver's license or other identifying documents.

Applicant Information:

Last Name		First Name		MI
Date of Birth	Social Security Number		Amount of Credit Requested	
Primary Phone No.		Email Address		
Driver's License No.		Expiration Date		
Street Address (not a PO Box)		City/State/Zip		
Mailing Address, if different than Street Address (can be PO Box)		City/State/Zip		
Previous Address (if at current address less than 2 years)		_____ Own _____ Rent _____ Other		Monthly Payment
Current Employer		Occupation/Job Title		
Current Employer's Address		City/State/Zip		
Work Phone Number		Years Employed		Monthly Income
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: _____				
Previous Employer		Previous Employer's Address		

Please Issue a Credit Card to the Following Authorized Users:

Name to Appear on Card	Date of Birth	Social Security Number	Phone Number	Signature of Authorized User

If Authorized User is 18 years or older, report to the credit bureaus? _____ Yes _____ No

Balance Transfer

Card Issuer	Account Number	Amount
-------------	----------------	--------

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 ucbbanks.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 consumer 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 United Community Bank 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 _____
Employee Code (FOR INTERNAL USE ONLY): _____	

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for 7 months from the date your account is opened. After that, your standard APR will be 14.24% - 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 7 months from the date your account is opened. After that, your standard APR will be 14.24% - 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 7 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.

Everyday Points Reward Program Information:

How you Earn Points: Earn one (1) point for every 1 U.S. Dollar spent on qualifying net purchases (purchases less returns). Cash Advances, Balance Transfers and fees are not considered purchases and will not earn points. Dollar and cents amounts will be rounded down to the nearest whole dollar amount when the total is \$x.01-\$x.49 and rounded up to the nearest whole dollar amount when the total is \$x.50-\$x.99. Points are not earned until the qualifying purchase has posted to the Account.

Points Redemption: To redeem points, login to your Digital Banking, select "Cards" from the main menu, choose "Rewards", or create an account at uchooserewards.com. Select "Redeem Points" to change your points into rewards. Points may be redeemed for cash, gift cards, or travel savings. Points expire after three (3) years from the end of the month in which they are credited to your Account, 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. Accrued or unredeemed points are forfeited upon account closing. The Bank reserves the right to cancel or temporarily suspend participation in the Points Program or change the Program at any time without advance notice. For additional points details and restrictions, please refer to the Terms & Conditions within your Everyday Points uChoose Rewards account.

Bonus Offers: 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.