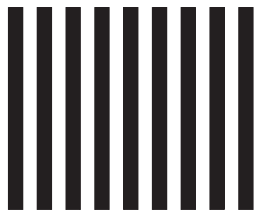


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Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products. Like our convenient, flexible Visa[®] Platinum Credit Card. It's accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

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Visa[®] Platinum Credit Card for the purchase of goods or services, the following benefits are yours!

Travel Accident Insurance

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.

CardCentives - Prime

- \$1,000 Identity Theft Insurance
- Identity Theft Victim Assistance
- Payment Card Registration
- Travel Reservation Service
- 90-Days Product Protection

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Earn Bonus Points for every net retail purchase you make with our United Bank Credit Card! You can redeem Bonus Points for brand-name merchandise and exciting travel awards. Visit www.scorecardrewards.com and browse the current award selections. You'll be amazed at what ScoreCard[®] has to offer! To find out how the plan works, ask one of our friendly representatives.

Interest Rates and Interest Charges	Visa® Platinum
Annual Percentage Rate (APR) for Purchases	9.75% Fixed
APR for Balance Transfers	9.75% Fixed
APR for Cash Advances	9.75% Fixed
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases and/or balance transfers if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date.
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 web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	Visa® Platinum
Annual Fee	\$25.00 Annual fee waived with deposit relationship.
Transaction Fees	None
• Balance Transfer	None
• Cash Advances	None
• Foreign Transaction	Up to 1.0%
Penalty Fees	Up to \$30.00
• Late Payment	Up to \$30.00
• Over-the-Credit Limit	None
• Returned Payment	Up to \$30.00
Other Fees	None

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). * An explanation of this method is provided in your account agreement.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

CREDIT APPLICATION		Check Account Choice: (Signature required for joint applicant) Visa® Platinum		<input type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account <input type="checkbox"/> We intend to apply for joint credit Applicant Initials _____ Co-Applicant Initials _____ <input type="checkbox"/> Credit Line Increase			
Credit Limit Requested \$ _____		\$5,000.00 Minimum Request					
IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.							
APPLICANT <small>Note: All applicable sections should be filled out completely to avoid delay in processing your application.</small>	Last Name		First		Middle	Social Security Number	
	Date of Birth	No. of Dependents	Home Phone ()	Cell Phone ()	Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Monthly Payment \$	
	Current Address		City		State	Zip Code	How Long (yrs)
	Mailing Address (if different from above)		City		State	Zip Code	How Long (yrs)
	Previous Address (if less than 2 years at present address)		City		State	Zip Code	How Long (yrs)
	Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed	
	Address		Position/Occupation		Monthly Gross Income \$		
	Name and Address of Previous Employer (if less than 2 years at present employer)					How Long (yrs)	
	Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness					Amount per Month \$	
	Nearest Relative (Not Living With You)				Home Phone ()	Relationship	
CO-APPLICANT <small>Intended for joint applicant, this information is required for an individual account.</small>	Last Name		First		Middle	Social Security Number	
	Date of Birth	No. of Dependents	Home Phone ()	Cell Phone ()	Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Monthly Payment \$	
	Current Address		City		State	Zip Code	How Long (yrs)
	Previous Address (if less than 2 years at present address)		City		State	Zip Code	How Long (yrs)
	Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed	
	Address		Position/Occupation		Monthly Gross Income \$		
CREDIT INFO <small>Attach Additional Sheets if Necessary</small>	Name and Address of Creditor		Name under Which Account is Carried		Account Number	Balance	Monthly Payment
	1. Home Mortgage/Rent						
2. Bank Credit Card/Bank Name and Address							
SIGNATURES	PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.						
	X _____	_____	X _____	_____	_____	_____	
TRANSFER OF BAL REQUEST		Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.					
		<input type="checkbox"/> Credit Card Account Number _____ Amount to be transferred \$ _____ Signature _____					
FOR INTERNAL USE ONLY	Date Approved						
	Credit Line		Officer's Signature		Branch Number		