

Interest Rates and Interest Charges	Visa® Platinum <b>11.75%</b> Variable Prime Rate + 5%
Annual Percentage Rate (APR) for Purchases	<b>11.75%</b> Variable Prime Rate + 5%
APR for Balance Transfers	<b>11.75%</b> Variable
APR for Cash Advances	<b>13.75%</b> Variable
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least <b>25</b> 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	Visa® Platinum
Annual Fee	<b>\$25.00</b> Annual fee waived with deposit relationship.
Transaction Fees	<ul style="list-style-type: none"> <li>Balance Transfer 3% or \$5 whichever is greater</li> <li>Cash Advances 5% or \$10 whichever is greater</li> <li>Foreign Transaction Up to 1.0%</li> </ul>
Penalty Fees	<ul style="list-style-type: none"> <li>Late Payment Up to <b>\$30.00</b></li> <li>Over-the-Credit Limit None</li> <li>Returned Payment Up to <b>\$30.00</b></li> </ul>
Other Fees	None

<b>CREDIT APPLICATION</b>		Check Account Choice: (Signature required for joint applicant) <b>Visa® Platinum</b>	<input type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account We intend to apply for joint credit Applicant Initials _____ Co-Applicant Initials _____ <input type="checkbox"/> Credit Line Increase					
Credit Limit Requested \$ <u>\$5,000.00</u> 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.								
<b>APPLICANT</b> <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 \$	
<b>CO-APPLICANT</b> <small>Intended for joint applicant, this information is not required for an individual account.</small>	Nearest Relative (Not Living With You)		Home Phone ( )		Relationship			
	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 \$	
	Name and Address of Creditor 1. Home Mortgage/Rent		Name under Which Account is Carried		Account Number	Balance	Monthly Payment	
	2. Bank Credit Card/Bank Name and Address							
<b>CREDIT INFO</b> <small>Attach Additional Sheets If Necessary</small>	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 _____ Applicant Signature					Date	X _____ Co-Applicant Signature	Date
<b>TRANSFER OF BAL OF BAL REQUEST</b>	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 _____							
<b>FOR INTERNAL USE ONLY</b>	Date Approved							
	Credit Line		Officer's Signature			Branch Number		

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.

United Bank, Atmore, AL 36504-9988

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