Interest Rates and Interest Charges	Visa®
Annual Percentage Rate (APR) for Purchases	**14%** Variable Prime + 7%
APR for Balance Transfers	**14%** Variable
APR for Cash Advances	**16%** Variable
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®
Annual Fee	**$20.00** Annual fee waived with deposit relationship.
Transaction Fees	
• Balance Transfer	3% or $5 whichever is greater
• Cash Advances	5% or $10 whichever is greater
• Foreign Transaction	Up to **1.0%**
Penalty Fees	
• 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

Credit Limit Requested $ _____

Check Account Choice:
(Signature required for joint applicant)
Visa®

❑ Individual Account
❑ Joint Account
We intend to apply for joint credit
Applicant Initials_____Co-Applicant Initials _____
❑ Credit Line Increase

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

Note: All applicable sections should be filled out completely to avoid delay in processing your application.

Last Name		First	Middle		Social Security Number
Date of Birth	No. of Dependents	Home Phone ( )	Cell Phone ( )	Own ❑ Rent ❑ Other ❑	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 ❑ Yes ❑ 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

Information for joint applicant. If this information is not required for an individual account.

Last Name		First	Middle		Social Security Number
Date of Birth	No. of Dependents	Home Phone ( )	Cell Phone ( )	Own ❑ Rent ❑ Other ❑	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 ❑ Yes ❑ No		Work Phone ( )		Date Employed
Address			Position/Occupation		Monthly Gross Income $

CREDIT INFO

Attach Additional Sheets if Necessary

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 _____
Applicant Signature Date Co-Applicant Signature Date

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.

❑ Credit Card Account Number_____ Amount to be transferred $_____

Signature_____

FOR INTERNAL USE ONLY

Date Approved

Credit Line	Officer's Signature	Branch Number

United Bank, Atmore, AL 36504-9988 FOLD AND SECURE WITH TAPE FOR MAILING

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