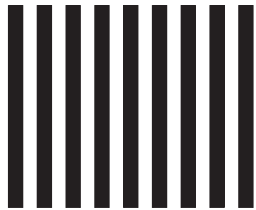


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UNITED BANK  
CREDIT CARD DEPT  
PO BOX 8  
ATMORE AL 36504-9988



# Apply for our Credit Card and Start Earning ScoreCard Bonus Points

that can be redeemed for merchandise and travel!



**United Bank**   
*Your Hometown Advantage<sup>®</sup>*

**B**uilding 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<sup>®</sup> 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.

**Apply for yours today!**

**United Bank**   
*Your Hometown Advantage<sup>®</sup>*

Powered  
by:   
Card

**When you use the...**

**United Bank**   
*Your Hometown Advantage<sup>®</sup>*

**Visa<sup>®</sup> 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

### **ScoreCard<sup>®</sup> Bonus Points**

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](http://www.scorecardrewards.com) and browse the current award selections. You'll be amazed at what ScoreCard<sup>®</sup> has to offer! To find out how the plan works, ask one of our friendly representatives.

<b>Interest Rates and Interest Charges</b>	Visa® Platinum
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.75%</b> Fixed
<b>APR for Balance Transfers</b>	<b>9.75%</b> Fixed
<b>APR for Cash Advances</b>	<b>9.75%</b> Fixed
<b>Penalty APR and When it Applies</b>	None
<b>Paying Interest</b>	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.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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> .
<b>Fees</b>	Visa® Platinum
<b>Annual Fee</b>	<b>\$25.00</b> Annual fee waived with qualifying deposit relationship.
<b>Transaction Fees</b>	None
• Balance Transfer	None
• Cash Advances	None
• Foreign Transaction	Up to <b>1.0%</b>
<b>Penalty Fees</b>	Up to <b>\$30.00</b>
• Late Payment	Up to <b>\$30.00</b>
• Over-the-Credit Limit	None
• Returned Payment	Up to <b>\$30.00</b>
<b>Other Fees</b>	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 \$ \_\_\_\_\_  
 \$5,000.00 Minimum Request

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

- 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.

<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 \$					
	Nearest Relative (Not Living With You)		Home Phone ( )		Relationship					
<b>CO-APPLICANT</b> <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 \$					
<b>CREDIT INFO</b> <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										
<b>SIGNATURES</b>	<b>PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:</b> 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									
<b>TRANSFER 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 \$ _____							
<b>FOR INTERNAL USE ONLY</b>	Signature _____									
	Date Approved _____									
Credit Line			Officer's Signature			Branch Number				