



## **ELECTRONIC RECORD AND SIGNATURE DISCLOSURE**

From time to time, United Community Bank (we, us or UCB) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I have read and agree to the Electronic Record and Signature Disclosure.' before clicking 'Submit'.

### **Getting paper copies**

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents during the account opening session. If you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

### **Withdrawing your consent**

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

### **Consequences of changing your mind**

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures.

### **All notices and disclosures will be sent to you electronically**

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

### **How to contact United Community Bank:**

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows: To contact us by phone call: 866.505.3736 To contact us by email send messages to: [sign@ucbanking.com](mailto:sign@ucbanking.com) To contact us by paper mail, please send correspondence to:

United Community Bank  
PO Box 248  
Raceland, LA 70394-0248

### **To advise United Community Bank of your new email address**

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at [sign@ucbanking.com](mailto:sign@ucbanking.com) and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.



**To request paper copies from United Community Bank**

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to [sign@ucbanking.com](mailto:sign@ucbanking.com) and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

**To withdraw your consent with United Community Bank**

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may send us an email to [sign@ucbanking.com](mailto:sign@ucbanking.com) and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

**Required hardware and software**

You must have the following items in order to use the service:

- A computer using a current, fully supported operating system such as Windows or Macintosh;
- For mobile devices: device, such as Apple, Android, or Windows, using a current, fully supported operating system;
- A secured internet browser, such as a current version of Microsoft Internet Explorer, Microsoft Edge, Firefox, or Safari;
- Access to internet through your internet service provider (ISP); and
- Software to access Portable Document Format or "PDF" files, such as the latest version of Adobe Acrobat Reader® (available for download at <http://get.adobe.com/reader/> ).

If hardware or software requirements change, we will notify you of these changes and the new requirements.

**Acknowledging your access and consent to receive and sign documents electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I have read and agree to the Electronic Record and Signature Disclosure.' before clicking 'Submit'.

By selecting the check-box next to 'I have read and agree to the Electronic Record and Signature Disclosure.', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Signature Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify United Community Bank as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by United Community Bank during the course of your relationship with United Community Bank.



**APPLICATION AND SOLICITATION DISCLOSURE**  
**Consumer Community Points Credit Card**

+Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases and Balance Transfers</b>	<b>0.00%</b> Introductory APR for the first 7 billing cycles after we open your credit card account.  After that, your APR will be <b>17.49%</b> to <b>22.49%</b> based on your creditworthiness when you open your account. The APRs will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>22.49%</b>
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date. We will begin charging interest on balance transfers on the posting date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
▪ Balance Transfers	<b>3%</b> of the amount of each transfer
▪ Cash Advances	<b>4%</b> of the amount of each cash advance
▪ Foreign Transactions	<b>None</b>
<b>Penalty Fees</b>	
▪ Late Payment	<b>\$15</b>
▪ Returned Payment	<b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new transactions). See your account agreement for more details.

**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 all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **What this means for 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.

**Terms and Conditions:** The words "you" and "your" mean any individual who applies for the UCB Community Points Visa® Credit Card issued by United Community Bank ("UCB"), Raceland, LA, Member FDIC ("we," "us," and "our"). By applying, you certify and agree that:

- You are at least 18 years old;
- You received, read, and agree to all terms and conditions provided with this application;
- All information and documents provided with your application is true, correct, and complete and we may rely on it;



## APPLICATION AND SOLICITATION DISCLOSURE Consumer Community Points Credit Card

- You are asking us to issue credit cards to you and each Authorized User you designate and you agree to be responsible for account use by you and any Authorized User;
- You will read the Consumer Credit Card Agreement and the Account Opening Disclosures carefully before you use or allow any Authorized User to use the credit card account;
- We may obtain credit report, employment, income, address, identity, and other information about you from consumer reporting agencies, other financial institutions, creditors, landlords, employers, government agencies, and other legitimate third-party information sources to review this application and, if we open a credit card account for you, to review, collect and service your credit card account and for other purposes permitted by law; and
- The obligations incurred with this credit card account are being incurred in the interest of your marriage or family, if you are married and live in a community property state.

If we open a credit card account for you, you understand and agree that you will be subject to all terms and conditions described in our Consumer Credit Card Agreement, as amended from time to time, including but not limited to its terms related to your minimum payments, rates and fees, and changes in terms. You understand and agree that the Consumer Credit Card Agreement becomes effective the first time you or any Authorized User activates a Card or uses the Account in any way. You understand and agree that we may change the Consumer Credit Card Agreement and the rates, fees, and terms of your credit card account as allowed by law, after we give any notice and wait any time period that the law requires.

**Military Lending Act:** Members of the Armed Forces and their dependents protected by the Military Lending Act may call us at (866) 505-3736, and press 8, to hear important disclosures and payment information.

**Consent for Communications:** By applying and providing your telephone number(s) and email address(es), you expressly authorize us and our agents and service providers to use any available written, electronic, or verbal means of contacting you for any purpose related to the servicing and collection of your accounts with us, for surveys and research, and for any other informational purpose related to your accounts with us (each, a "Communication"). You agree this authorization for Communications includes, but is not limited to, our use of manual calling methods, prerecorded or artificial voice messages, text messages, e-mail messages, and/or automatic telephone dialing systems. You agree that we and our agents and service providers may contact you for these Communications using any e-mail address or telephone number you provide, including a number for a cellular telephone or other wireless device, regardless of any charges you may incur as a result. We will not charge you for making a Communication, but your service provider may. You agree that we and our agents and service providers may monitor and record telephone calls about your credit card account to assure service quality or for other legitimate business reasons. You understand and agree that we and our agents and service providers may always communicate with you in any manner permitted by law that does not require your prior consent.