



APPLICATION AND SOLICITATION DISCLOSURE  
Consumer Community Points Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<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>16.49%</b> to <b>21.49%</b> based on your creditworthiness when you open your account. The APRs will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>22.49%</b>
Penalty APR and When it Applies	<b>None</b>
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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.
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 website of the Consumer Financial Protection Bureau at: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
Annual Fee	<b>None</b>
Transaction Fees <ul style="list-style-type: none"><li>Balance Transfers</li><li>Cash Advances</li><li>Foreign Transactions</li></ul>	<b>3%</b> of the amount of each transfer <b>4%</b> of the amount of each cash advance <b>None</b>
Penalty Fees <ul style="list-style-type: none"><li>Late Payment</li><li>Returned Payment</li></ul>	<b>\$15</b> <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;



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- 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.