



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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>0.00% Introductory APR for the first 7 billing cycles after we open your credit card account.</p> <p>After that, your APR will be 16.99% to 21.99% based on your creditworthiness when you open your account. The APRs will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	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.
Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> ▪ Balance Transfers ▪ Foreign Transactions 	<p>3% of the amount of each transfer</p> <p>None</p>
Penalty Fees	
<ul style="list-style-type: none"> ▪ Late Payment ▪ Returned Payment 	<p>\$40</p> <p>\$40</p>

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new transactions). See your account agreement for further information regarding how we calculate your balance.

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 "we," "us," and "our" mean United Community Bank ("UCB"), Raceland, LA, Member FDIC. The words "you" and "your" mean: (i) any person or entity that applies to us for the UCB Business Community Points Credit Card Account (the "Account," including all of its associated subaccounts); and (ii) any person who agrees to be liable to us as a guarantor for payment of the Account. The "Card" is any credit card we provide to you and your Authorized Users for Account access. An "Authorized User" of a Card or the Account includes you, any person you or your authorized representative designates to receive a Card, any person who is otherwise allowed to use the Account or a Card by you or your authorized representative.



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This is part of your application to us for an Account and for Cards that permit Account access. **You understand and agree that the Account and Cards may be used solely for business or commercial purposes, and not for any personal, family, or household purposes.** You agree that you are subject to, and shall comply with, the terms and conditions provided in your application and in the UCB Business Credit Card Agreement we will provide to your Authorized Company Representative if we open an Account for you. If we approve your Account application, each of you and all of you promise, individually and together, to pay all amounts that become due to us in connection with the Account, according to the terms of this Account application, any applicable guaranty agreement, and UCB Business 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 agree that the UCB Business Credit Card Agreement shall become effective the first time any of you or any Authorized User activates a Card or uses the Account in any way. You understand and agree that we may change the UCB Business Credit Card Agreement and the rates, fees, and terms of your Account as allowed by law, after we give any notice and wait any time period that may be required by applicable law. By applying: (1) you certify and agree that all information and documents provided with your Account application is true, correct and complete, and we may rely on that information and those documents; (2) you agree that you are asking us to issue Cards to you and each Authorized User designated by you or your Authorized Company Representative, now and in the future; (3) you agree to be responsible and liable to us for use of the Card and Account by you and by any Authorized User. You understand and agree that we may disclose information about you, the Account, and our transactions and credit experiences with you, to credit reporting agencies, merchants, service providers, your other creditors and other parties we reasonably believe are conducting legitimate credit inquiries about you. You agree that we may verify your income, revenue, address, and all other information about you with creditors, credit reporting agencies, financial references, accountants, government agencies, and other third parties. By submitting this application, the person identified as your Authorized Company Representative certifies and agrees that: (a) the Authorized Company Representative read, understood and agrees on your behalf to all terms and conditions provided with this Account application; (b) all information and documents provided with this Account application are true, correct, and complete in all respects; and (c) the Authorized Company Representative is duly authorized by you to act on your behalf in applying for the Account, binding you to all terms and conditions of this application and the UCB Business Credit Card Agreement, and designating the Authorized Users of the Account and Cards.

Consent for Communications: By applying and providing the telephone number(s) and email address(es) for you, your Authorized Company Representative, and your Authorized Users, you and the Authorized Company Representative expressly authorize us and our agents and service providers to use any available written, electronic, or verbal means of contacting you, the Authorized Company Representative and your Authorized Users for any purpose related to the servicing and collection of your Account 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 and your Authorized Company Representative agree that we and our agents and service providers may initiate these Communications using any e-mail address or telephone number you provide, now and in the future, 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 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.

NOTICE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL:

If your application for business credit is denied, you have the right to a written statement of specific reasons for the denial. To obtain the statement, contact us within 60 days from the date you are notified of our decision, either by writing to us at the UCB Credit Department, PO Box 248, Raceland, LA 70394 or by calling us at (866) 505-3736. We will send you a written statement of reasons for the denial within 30 days of receiving your request.

NOTICE: The federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: FDIC, Consumer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106.