



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 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 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 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 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
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 17.24% to 22.24% 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.



APPLICATION AND SOLICITATION DISCLOSURE Business Community Points Credit Card

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.