



Business MasterCard[®] with Rewards

It all adds up to making a difference ...

Uwharrie Bank gives you the comfortable feeling of banking with people you know – without sacrificing any financial advantages.

With ScoreCard[®] Rewards you can earn free air travel on most airlines – with no blackout dates, free hotel accommodations or great merchandise from leading national retailers. Earn points every time you use your card.

The card that makes a difference!

Key Benefits of Business MasterCard[®] with Rewards:

(See MasterCard Guide to Benefits for Details)

- Now offering up to 1% Cash back
- Easily keep track and redeem your rewards at www.ScoreCardRewards.com
- Earn Rewards with every purchase to use for travel or merchandise
- Receive 0% for 6 months on Balance Transfers
- No Annual Fee
- Price Protection – find a lower price within 60 days and receive a refund of the difference
- Extended Warranty – double the manufacturer warranty up to 12 months
- Identity Theft Resolution – assistance with Identity Theft issues
- 24 Hour Customer Service – 800-438-6864
- Free Initial Card for Employees
- Travel Accident Insurance
- 25-Day Interest Free Grace Period
- Emergency Card Replacement

With online access you can:

- View your account balance
- Make a payment
- View your transactions
- Go Green by signing up for e-statements

www.Uwharrie.com

www.ScoreCardRewards.com

Uwharrie Bank Business MasterCard® with Rewards

Important Information about Rates and Fees

Minimum Payment: 2% or \$30 (whichever is greater).

***Prime Rate as published in The Wall Street Journal on the 15th day of each month.**

The above rate and fee information was accurate as of Oct 30, 2019 and after that is subject to change without notice. For changes since printing, call 704-983-6181 or 1-800-438-6864. An Equal Credit Opportunity Lender.

Credit Terms & Conditions: All of the information given to obtain credit must be true, complete and verifiable. You (meaning the individual/business who applies for an account, agree to abide by the interest rates, fees and charges in the terms and conditions of Uwharrie Bank's ("the issuing bank") Cardholder Agreement and Disclosure Statement ("Cardmember Agreement") that will be mailed to you, if approved for credit. You authorize issuing bank, its successors and assigns, to obtain a consumer report in considering this application, and for the purposes of update, renewal, product upgrade, review, or collection of any account that may be established for you. You specifically authorize your employer(s), banks, and or other references to release any requested information to issuing bank.

You also authorize the issuing bank to: 1) provide name, address, and telephone number, including any authorized user's account experience with issuing bank to consumer reporting agencies and others; and 2) share and use with any of its affiliates, any account and other information for such purposes as it (they) in its (their) sole discretion, may deem necessary or appropriate. You understand that you may prohibit sharing of your other information with issuing bank affiliates by writing to issue bank at: PO Box 338, Albemarle, NC 28002-0338.

You understand that issuing bank will retain your application whether or not it is approved. You must be at least 18 years of age and a U.S. resident. You understand that the terms and conditions of your credit card account are subject to change as provided in the Cardmember Agreement.

BALANCE TRANSFERS:

Please allow approximately 30 days for balances to be transferred to your issuing bank Account. You should continue to make at least the minimum payments due on your other accounts until the balance transfer payment appears as a credit on those account statements. Issuing bank is not responsible for fees and finance charges incurred by you prior to your balance being transferred to issuing bank. Balance transfers are subject to your available credit limit. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated accounts and you will continue to be responsible for any remaining balance. In the event that your request(s) exceeds the amount of your credit line, issuing bank may fulfill your request up to your available credit limit, may decline to process one or more requests and/or complete one request in a partial amount. The payment and transfer of balances is contingent upon approval by issuing bank, and receipt of complete, legible balance transfer requests. Unless a promotional rate applies, balance transfers begin to accrue finance charges on the date the balance transfer posts to your account. All balance transfers initiated with this application will be completed for you with no cash advance fee. The attached balance transfer form may not be used to make payments toward amounts you owe issuing bank. If you currently have a billing dispute with a creditor, you may lose your billing dispute rights by transferring that balance to the issuing bank.

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rates (APR) for Purchases*	0% introductory APR for the first 6 billing cycles following account opening. After that, 11.75% to 20.75% , based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% introductory APR for the first 6 billing cycles following account opening when the balance is transferred within the first 90 days following account opening. After that, 11.75% to 20.75% , based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances**	22.75% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. No interest will be assessed when the entire balance is paid by the due date each month. There is no grace period for balance transfers or cash advances.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
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: www.ConsumerFinance.gov/learnmore

FEES

Annual Fee	None
Transaction Fees	
Balance Transfer	None
Cash Advance	Either \$10 or 4% of the amount of each cash advance, whichever is greater.
Foreign Transaction	None other than the "pass through" fees assessed on all Mastercard transactions as noted in the cardholder agreement.
Temporary Limit Increase	Up to \$10 per occurrence.
Replacement Card	\$5
Rush Order Charges	\$10
Penalty Fees:	
Late Payment	Up to \$35
Returned Payment	Up to \$25
Over-the-Credit Limit	Up to \$35

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the post-introductory period APR for purchases if you make a late payment

Variable Index Rate Information: The Prime Rate as of 10/30/2019 is 4.75%. *

Purchase APR will be established as a combination of the variable indexed rate of the Prime Rate established in the WSF on the 15th day of each month adding a margin based on your credit standing. Your APR will vary in accordance with the Prime Rate and your credit rating. If approved, your APR will be determined monthly by adding between 6.99% and 15.99% to the Prime Rate.

**The rate for Cash Advances is determined monthly by adding 17.99% to Prime Rate.

Bank Copy

Uwharrie Bank

Business MasterCard with Rewards

Application

TELL US ABOUT YOUR COMPANY

Business Information (Check One)

Corp Partnership Sole Prop Non-Profit Govt LLC Other (_____)

Name of Company _____

Business Description _____

Business Street Address _____

Business Mailing Address _____

City _____ ST _____ Zip Code _____

Telephone Number (_____) _____ Web Site www. _____ .com

Federal Employee ID Number or Tax ID Number _____

Years in Business _____ Total # Employees _____ Annual Revenue \$ _____

Authorizing Officer You must be one of the following: (Check One)

President Owner Member Treasurer Partner Other (_____)

First Name (Required) _____ M.I. _____ Last Name (Required) _____

Contact Phone: _____ Last 4 SSN _____

I certify that I am an authorizing officer of the company with the authority to bind the company to the terms of the Business Card agreement. I have read and agree to the terms of disclosure and the liabilities as printed on this application. I understand that my personal credit history may be reviewed as part of this application. Everything in the application is true and correct. I agree that by using the card or authorizing the use, I will be bound by the terms of the cardholder agreement that I will receive with my card(s).*

Signature of Authorization Officer _____ Title _____ Date _____

**Guarantor Information must be completed on the next page if applicable. Please see your Relationship Manager for requirements.*

In addition to a card for the officer noted above, I ask for additional cards for the following employees of the company:

	First Name	M.I.	Last Name	Credit Line	Contact Phone	Last 4 SSN
Authorized Officer Cr Line _____						
1	_____	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____	_____
TOTAL LINE REQUESTED _____						

BANK USE ONLY

Account #	Date Approved	Credit Line
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Uwharrie Bank

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Guarantor Information

TELL US ABOUT YOURSELF						
First Name	M.I.	Last Name	Date of Birth (mm/dd/yy)	Social Security Number		
Street Address	Apt. #	City	State	Zip	Years There	
Previous Address (if less than two years at current address)	Apt. #	City	State	Zip	Years There	
Mailing Address (if different than above)						
Home Phone ()	Primary Contact Phone <input type="checkbox"/>	Mobile Phone ()	Primary Contact Phone <input type="checkbox"/>	Email:		
Nearest Relative (not living with you)	Relative's Home Phone & Area Code ()		Mother's Maiden Name			

EMPLOYMENT AND INCOME INFORMATION		
Applicant Gross Annual Income	Employment Status	Employer
Occupation:	Work Phone & Area Code	Start Date

FINANCIAL INFORMATION	
Rent/Own/Other:	Monthly Mortgage/Rent Amount:

TRANSFER BALANCES			
Account Number	Exact amount to be paid	Pay To:	
Payment Address	City	State	Zip Code

† See above for Balance Transfer Disclosures. Attach a copy of your most recent statement.

SIGN HERE
Signature of Guarantor

† For multiple owners. Additional pages available upon request.

Notice to Cosigner/Guarantor

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The lender can collect this debt from you without first trying to collect from the borrower. The lender can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record.

Uwharrie Bank
P.O. Box 338
Albemarle, NC 28002-0338