



## Platinum MasterCard<sup>®</sup> 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<sup>®</sup> 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 Platinum MasterCard<sup>®</sup> 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](http://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
- Cash Access at millions of ATM's
- Convenient Access Checks

#### 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](http://www.Uwharrie.com)  
[www.ScoreCardRewards.com](http://www.ScoreCardRewards.com)

# Uwharrie Bank Platinum 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 03/30/2020 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 who applies for an account, whether jointly or individually) 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

<b>Annual Percentage Rates (APR) for Purchases*</b>	<b>0%</b> introductory APR for the first 6 billing cycles following account opening. After that, <b>10.24%</b> to <b>19.24%</b> , based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0%</b> 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, <b>10.24%</b> to <b>19.24%</b> , based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances**</b>	<b>21.24%</b> This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00
<b>For Credit Card Tips From the Consumer Financial Protection Bureau</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">www.ConsumerFinance.gov/learnmore</a>

### FEES

<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
• <b>Balance Transfer</b>	None
• <b>Cash Advance</b>	Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater.
• <b>Convenience Check Fee</b>	Either <b>\$10</b> or <b>4%</b> of the amount of each convenience check, whichever is greater.
• <b>Foreign Transaction</b>	1% of the transaction.
<b>Penalty Fees:</b>	
• <b>Late Payment</b>	Up to <b>\$35</b>
• <b>Returned Payment</b>	Up to <b>\$25</b>

**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 03/30/2020 is 3.25%. \* Purchase APR will be established as a combination of the variable indexed rate of the Prime Rate established in the WSJ 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.

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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.

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# Uwharrie Bank

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### Application

#### 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		

#### TELL US ABOUT YOUR CO-APPLICANT

First Name	M.I.	Last Name	Date of Birth (mm/dd/yy)	Social Security Number - -
Street 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:
Employer	Occupation	Work Phone & Area Code ( )		

#### EMPLOYMENT AND INCOME INFORMATION

Applicant Gross Annual Income	Employment Status	Employer
Occupation:	Work Phone & Area Code	Start Date
Co-Applicant Gross Annual Income	Employment Status	Employer
Occupation:	Work Phone & Area Code	Start Date

#### FINANCIAL INFORMATION

Rent/Own/Other:	Monthly Mortgage/Rent Amount:
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#### 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.

#### JOINT CREDIT

<input type="checkbox"/> We intend to apply for joint credit.	Applicant Signature	Date	Co-Applicant Signature	Date
<b>X</b>			<b>X</b>	

#### SIGN HERE

<b>I / We agree to the terms and conditions above.</b>			
Applicant Signature	Date	Co-Applicant Signature	Date
<b>X</b>		<b>X</b>	

#### BANK USE ONLY

Account #	Date Approved	Credit Line
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## **DEPARTMENT OF DEFENSE CONSUMER CREDIT DISCLOSURE**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charge (other than certain participation fees for a credit card account).

I acknowledge that I received and read this Disclosure and was provided the contents of this Disclosure orally prior to my becoming obligated on the debt.

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**Bank Copy**