

CREDIT DISCLOSURES

<i>Interest Rate and Interest Charges</i>	
Annual Percentage Rate (APR) for Purchases	Your APR will be 17.99% This is a Fixed Rate
APR for Balance Transfers	We do not offer a Balance Transfer Option.
APR for Cash Advances	Your APR will be 17.99% This is a Fixed Rate
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if your entire balance is paid by the due date each month. The interest charge on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whatever is later. There is no grace period on cash advances.
Minimum Interest Charge	If you are charged interest, the charge will be no less than 50 cents .
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.FederalReserve.gov/CreditCard
<i>Fees</i>	
Annual Fees	\$35.00
Transaction Fees • Cash Advances	Transaction Fee for Cash Advances is the Greater of 2% of transaction amount or \$2.00 .
Penalty Fees • Late Payment	\$20.00
• Return Check Fee	\$10.00
Other Fees • Pay By Phone Fee	\$10.00 – Only Charged if cardholder speaks to a live representative

How will we calculate your balance?: We use a method called “average daily balance” (including new purchases).

Billing Rights: Information on your right to dispute transactions and how to exercise those rights is provided in the enclosed Additional Disclosures.

Other: The information about the cost of the credit card described in this application is accurate as of 04/15/2011. The information may have changed after that date. To find out what may have changed call or write us at P.O. Box 54212, Philadelphia, PA 19105-4212 or 1-888-279-9191.

New York Applicants Only: A credit report may be requested in connection with the Application. At your request we will tell you whether or not a credit report was obtained and, if so, the name and address of the consumer reporting agency that furnished the report. We may also request credit reports from time to time in connection with any update, renewal or extension of this credit account, whenever we believe that such action is appropriate.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees, and grace periods. Call the New York State Banking Department at 1-800-522-3330.

Wisconsin Applicants Only: No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our interest unless we, prior to the time the credit is granted or an open-end credit plan is entered into, are furnished a copy of the agreement, decree or court order, or have actual knowledge of the adverse provisions. **IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.**

Ohio Applicants Only: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

ADDITIONAL DISCLOSURES

The information about the costs of the Card described in the Application is accurate as of April 15, 2011. This information may have changed after that date. To find out what may have changed, please write us at UNITED BANK OF PHILADELPHIA, P.O. Box 54212, Philadelphia, PA 19105-4212 or call at Toll Free 1-888-279-9191.

Please Retain for Your Records Our Disclosure of Terms.

PRIVACY PROVISION: United Bank of Philadelphia never shares nonpublic personal information about our customers or former customers to anyone, except as required by law. We may disclose all of the information we collect to service providers for administrative or marketing purposes. We restrict access to nonpublic information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. If you have questions or concerns about the integrity of your account information, please contact us by writing to: United Bank of Philadelphia, P.O. Box 54212, Philadelphia, PA 19105-4212

DEPOSIT: You are required to send us a check or money order which you must maintain in a secured savings account (the "Deposit") at our bank as a security deposit for your credit line on a secured VISA card. (The interest rate on the Deposit is .10% with an ANNUAL PERCENTAGE YIELD ("APY") of .10%). The rate may change after the account is opened. The annual percentage yield is accurate as of April 15, 2011. The minimum balance required to obtain the APY is \$750. (Fees could reduce the earnings on the Deposit.) If more than one person is applying for an Account, each of you will own the Deposit, jointly with the right of survivorship. If we open a Credit Card Account ("Account") for you, we will mail you a copy of our Deposit Rules, along with a Credit Card Account Agreement ("Agreement"). We will also send you statements of the Deposit not less than annually. If we do not approve an Account for you, we will promptly return the Deposit.

PLEDGE AND ASSIGNMENT: By signing the Application you pledge and assign the Deposit and any sums you may later add to the Deposit to us, including interest you earn on the Deposit. This means your Deposit secures all sums you now or later owe us on your Account. You agree that, so long as you can obtain credit on your Account, we need not permit any withdrawals from the Deposit and that, if you fail to make any payments when they come due and your account balance is charged off, without notice, we may apply the Deposit to pay all that you owe on your Account. If you have made a false or misleading statement in this application or if you exceed your credit limit or otherwise default under the terms of the United Bank of Philadelphia Acceptance and Agreement or if United Bank or you terminate your Account, United Bank may, without notice to you or demand for payment, withdraw amounts from your Funds and apply towards the satisfaction of your obligations with respect to your Account.

TAX PAYER IDENTIFICATION NUMBER CERTIFICATION: Under penalty of perjury, by signing the Application you certify that (1) the Social Security Number shown is your correct Taxpayer Identification Number, and (2) you are not subject to back-up withholding either because you have not been notified that you are subject to back-up withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified you that you are no longer subject to back-up withholding.

CREDIT CARD AGREEMENT: At the time we receive your Deposit and approve your Application, we will base your initial Credit Limit on the amount of the Deposit and mail you the Card or Cards you requested. You agree that if you or someone you authorize signs the Card or uses your Account or the Card to obtain credit, that will constitute your acceptance of the Deposit rules and the Agreement, which are both governed by the laws of the Commonwealth of Pennsylvania and of the United States.

CERTIFICATION AND AUTHORIZATION: By signing the Application, you certify that all of the information you now or later supply to us is true and correct. You understand that false statements given to us in order to obtain an Account may be a crime. We have engaged Fidelity Information Systems to service our credit card accounts. You authorize us to provide and exchange Deposit and Account information about you from time to time with Fidelity Information Systems and others to service your account. We may keep this Application, which is our property, even if we don't approve an Account for you. You authorize us to issue a Card bearing your Account number to the Applicant and Co-Applicant.

Payment Crediting and Credit Balance – Payments received by 5PM EST at the location specified on the front of the statement after the phrase "**Please Mail Your Payments to**" will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Send Billing Inquires and Correspondence to."

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain its image in our records. If you have questions, please call the customer service number on the front of this billing statement.

Closing Date – the closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee – if your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address shown on the front of this statement following the phrase, “Send Billing Inquiries and Correspondence to.” You may use your card(s) during this (30) day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports – We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Should you have any questions you may contact us at Toll Free 1-888-279-9191 or write us at United Bank of Philadelphia, P.O. Box BOX 54212, Philadelphia, PA 19105-4212.

BILLING RIGHTS SUMMARY

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at the address shown on the front of your monthly billing statement after the phrase “Please send Billing Inquiries To.” In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential error in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in questions. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or to other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. **Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at the address **(Customer Service; P.O. Box 30495; Tampa, FL 33630 or call 1-800-259-5904)** shown on the front of this billing statement following the phrase “**Please send Billing Inquiries...To.**” While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.