



Frequently Asked Questions:

When is my credit card payment due?

In order to avoid a late charge, your payment should be made by the 23rd of the month.

What are the ways in which I can make my credit card payment?

You can make your payment using the free United Bank mobile app (available for iPhone and Android devices), online banking, Video Tellers, at any United Bank banking office or through an automated funds transfer.

How do I avoid paying interest?

By paying your full statement balance by the due date each month, you can avoid paying interest. The full statement balance can be identified on your statement as “New Balance”.

How can I receive cash from my Endeavor credit card?

Visit any financial institution to obtain a cash advance. The cash advance limit for consumer accounts is \$500 and \$1,000 for business accounts. Please be prepared to show identification when completing a cash advance.

Do I earn rewards when I use my Endeavor credit card?

Yes, use your Endeavor card for all your everyday purchases and watch your points grow. From groceries to fuel to utility bills, your purchases will really pay off.

Earn points everyday

- \$1 spent = 1 point
- You can redeem your points for rewards including gift cards, merchandise, travel, experiences, green products and charitable donations. Visit <https://www.accessunited.com/personal/personal-debit-and-credit-cards> to learn more.

How can I protect against fraud?

At United Bank, we take fraud seriously. We have multiple layers of fraud security to help protect you from unauthorized charges. This security allows for typical transactions in and around our market but can limit activity beyond our area. Below are some actions you can take to help protect yourself from fraud and still enjoy the convenience your Endeavor Card provides:

- Call Customer Service at 770-567-7211 before you travel (international and domestic)

What other benefits will I receive with my Endeavor credit card?

Your Endeavor card carries a variety of special VISA enhancements. Learn more about the Endeavor Visa enhancements by visiting <https://www.accessunited.com/personal/visa-benefits>