MyNeighbor Business Credit Card Information and Application

Everence®

The box on the right contains important information about the Everence® Federal Credit Union MyNeighbor business credit card account. Keep this information for your records. After your application is processed and accepted, you will receive additional disclosures and information.

Direct questions to:

Everence Federal Credit Union
2160 Lincoln Highway E., Ste. 20
Lancaster, PA 17602-1150
800-451-5719

Summary of terms MyNeighbor business credit card	
Annual percentage rate for purchases	9.9% - 13.9%
Annual percentage rate for cash advances	9.9% - 13.9%
Grace period for repayment of balance for purchases	25 days
Annual fee	None
Transaction fee for purchases	None
Cash advance fee	None
Late payment fee	up to $35
Minimum finance charge	None
Return check	up to $35
Replacement card fee	$10
Overlimit fee	$25
Inactivity fee	$25
Monthly eZBusiness fee	$10
Account maintenance fee	$5 per maintenance request
Method of computing balance for purchases	Average daily balance (including new purchases)

Disclosures accurate as of July 2018. Contact Everence Federal Credit Union for any changes to the above information after that date.

Four reasons to carry the Everence Federal Credit Union MyNeighbor business credit card

MyNeighbor. Every time you use your MyNeighbor credit card, we will donate 1.50 percent of the transaction amount to the charitable organization of your choice, your Neighbor.

Convenience. A MyNeighbor business credit card can be used around the world wherever merchants accept Mastercard credit card transactions.

Low cost. No annual fee, no cash advance or transaction fees, 9.9% - 13.9% interest on unpaid balance – it's hard to find a better bargain than the MyNeighbor business credit card.

One-stop service. Combined with our other services, carrying the MyNeighbor business credit card allows you to meet all the financial needs of your organization or business at one place.

Everence Federal Credit Union
2160 Lincoln Highway E., Ste. 20
Lancaster, PA 17602-1150
everence.com
Toll-free: 800-451-5719
F: 717-735-8331
infocu@everence.com

Everence Federal Credit Union
MyNeighbor business credit card application

Instructions

1. Print this page and complete the application below. Be sure to sign the form in the space provided at the bottom as the authorizing officer or owner of the organization or company applying for Everence Federal Credit Union business credit cards.
2. Please include a copy of your most recent balance sheet and income statement when submitting this application.
3. In the "Cardholder Information" section on page 3, give the names of the people who will be carrying the MyNeighbor business credit card for your company or organization. Note also the space for indicating the credit limit for each cardholder. Make as many copies of this page as you need. You can have as many cards as you wish, with different credit limits for each.
4. Return the completed application and supporting documents to any Everence Federal Credit Union office. You can also return documents by fax to 717-735-8331, or mail 2160 Lincoln Highway E., Ste. 20, Lancaster, PA 17602.
5. If you have questions, visit any of our offices or call 800-451-5719.

1. Organization or business

Business name _____

Address _____
Include both PO box and street if applicable City State ZIP

Business telephone number _____ Business fax number _____

Email contact _____ Credit union account number _____

Type of organization (check one) ☐ sole proprietorship ☐ corporation ☐ nonprofit organization

2. Financial information

Please attach your most recent balance sheet and income statement (required).

3. Cardholder information

On page 3, please provide information on all people authorized to use your organization's Everence Federal Credit Union business credit cards. Attach additional sheet(s) as necessary.

4. Authorization signature

By signing below, I certify that all the statements in this application for the Everence Federal Credit Union MyNeighbor business credit card – and on each of the documents submitted with this application – are true and complete. By signing below, I also authorize Everence Federal Credit Union to check my credit history and to make necessary inquiries regarding the information provided. I understand that it is a federal crime to willfully and deliberately provide incomplete information on loan applications made to a federal credit union insured by the National Credit Union Administration (NCUA).

By signing below, as a corporate officer, I also duly declare legal authorization to execute a note in the name and on behalf of the Corporation, as deemed necessary and desirable for the furtherance of this purpose and the proof of the approval of the terms and conditions thereof for and on behalf of this Corporation.

_____ _____
Signature of approving officer/owner Date

A business or organizational membership in the credit union is the first step to securing the MyNeighbor business credit card. If your organization is not currently a member of Everence Federal Credit Union, we will send you the appropriate forms to complete for opening a business or organizational membership once this application is approved.

5. Organization or business

Business name _____

6. Cardholder information

Please provide information on all people authorized to use your organization's MyNeighbor business credit cards. Print as many copies of this form as needed. Be sure that an authorized officer of the business or company signs and dates each additional page.

Name _____ Name _____

Birth date _____ Credit limit $_____ Birth date _____ Credit limit $_____

Social security number _____ Social security number _____

Email _____ Email _____

Cell phone _____ Cell phone _____

Name _____ Name _____

Birth date _____ Credit limit $_____ Birth date _____ Credit limit $_____

Social security number _____ Social security number _____

Email _____ Email _____

Cell phone _____ Cell phone _____

Name _____ Name _____

Birth date _____ Credit limit $_____ Birth date _____ Credit limit $_____

Social security number _____ Social security number _____

Email _____ Email _____

Cell phone _____ Cell phone _____

Name _____ Name _____

Birth date _____ Credit limit $_____ Birth date _____ Credit limit $_____

Social security number _____ Social security number _____

Email _____ Email _____

Cell phone _____ Cell phone _____

7. Request to increase overall company credit card limit:

Current limit _____ Requested limit _____

Complete section 1, refer to section #2 above Financial Information for required documentation to process request, sign section 4, complete section 5, section 6 if adding a cardholder and signature of approving officer/owner.

_____
Signature of approving officer/owner

_____
Date

For Everence Federal Credit Union use only

☐ Approved ☐ Declined

Loan officer _____

Date _____

Credit limit $_____

Credit card number _____