Everence

Everence Federal Credit Union
2160 Lincoln Highway East, Suite 20
Lancaster, PA 17602

APPLICATION AND SOLICITATION DISCLOSURE

mastercard

MyNeighbor Mastercard

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**8.90% to 16.90%**, based on your creditworthiness.
APR for Balance Transfers	**8.90% to 16.90%**, based on your creditworthiness.
APR for Cash Advances	**8.90% to 16.90%**, based on your creditworthiness.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
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 http://www.consumerfinance.gov/learnmore.**
Fees	
Transaction Fees - Foreign Transaction Fee	 **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$35.00** Up to **$35.00**

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

Effective Date:
The information about the costs of the card described in this application is accurate as of: April 20, 2017
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Missouri Fee Notice:
Credit card fees are governed by §408.140 of the Missouri Revised Statutes, unless we charge fees as permitted by applicable federal law.

For California Borrowers, the Classic Mastercard is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:
The following fees do not apply to borrowers in the State of Missouri: Account Set-up Fee, Program Fee, Participation Fee, Additional Card Fee, Application Fee, Balance Transfer Fee, Transaction Fee for Purchases, Foreign Transaction Fee, Over-the-Credit Limit Fee, Statement Copy Fee, Document Copy Fee, Rush Fee, Emergency Card Replacement Fee, PIN Replacement Fee, Card Replacement Fee, Unreturned Card Fee, and Pay-by-Phone Fee.

LOANLINER.

SEE NEXT PAGE for more important information about your account.

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Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged $35.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged $35.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$10.00.

Document Copy Fee:
$5.00.

Emergency Card Replacement Fee:
$41.50.

Pay-by-Phone Fee:
$10.00.

Rush Fee:
$41.50.

Statement Copy Fee:
$7.50.

Temporary Credit Increase Fee:
$10.00.

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