

**everblue® Low Rate Mastercard®  
Rates and Fees**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for 12 months from the date of account opening. After that, your APR will be <b>14.49% to 22.49%</b> , based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for 12 months from the date of account opening. After that, your APR will be <b>14.49% to 22.49%</b> , based on your creditworthiness and other factors. <sup>1</sup> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>27.49%<sup>2</sup></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. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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></b>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> </ul>	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater.
<ul style="list-style-type: none"> <li>• Cash Advance</li> </ul>	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> <li>• Foreign Transaction</li> </ul>	<b>3%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> </ul>	Up to <b>\$40</b>
<ul style="list-style-type: none"> <li>• Over-the-Credit-Limit</li> </ul>	<b>None</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions).”

**Prime Rate:** Variable APRs are based on the 8.00% Prime Rate as of October 10, 2024. Variable APRs will not exceed the maximum rates permitted by applicable law.

<sup>1</sup> Balance transfers are made available at our discretion, and additional terms and conditions apply. If you take advantage of the balance transfer introductory APR offer, you will be charged interest on purchases unless a 0% promotional APR applies to your purchases, or unless you pay your entire balance, including the amount of any balance transfers under the offer, by the due date each billing cycle.

<sup>2</sup> Cash advances are made available at our discretion and are only available to the extent of your cash advance limit.

**Notice to Residents of All States, including Rhode Island and Vermont:** You understand and agree that a consumer credit report may be obtained in connection with your application and from time to time in connection with any updates, renewals, or extensions of any account issued as a result of your application. Upon your request, you will be informed of whether or not a consumer credit report was obtained and, if it was, you will be given the name and address of the consumer reporting agency that furnished the report. You also give us, our representatives, and our agents, successors, and assigns permission to access your consumer credit report in connection with any transaction, or extension of credit, and on an ongoing basis, for the purpose of reviewing your account, taking collection action on your account, or for any other legitimate purposes associated with your account.