

everblue Credit Building Mastercard Pricing Disclosures

These Pricing Disclosures show rates, fees, and other important information about the everblue Credit Building Mastercard and are part of the Bangor Savings Bank Secured Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	22.99 % This APR will vary with the market based on the Prime Rate. ¹
How to Avoid Paying Interest	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
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 www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees	
• Foreign Transaction	3% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$40
• Over-the-Credit-Limit	None

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See the Bangor Savings Bank Secured Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Bangor Savings Bank Secured Credit Card Agreement.

Prime Rate: Variable APR is based on the 8.50% Prime Rate as of August 10, 2023
Variable APRs will not exceed the maximum rates permitted by applicable law.

Security Interest: This is a secured credit card account. You must open and maintain a deposit account with us as collateral to secure your obligations under the Bangor Savings Bank Secured Credit Card Agreement. As a condition of this credit card account, you agree to grant us a security interest in the deposit account in accordance with the terms in the Bangor Savings Bank everblue™ Credit Building Card Security Agreement, which we will provide to you separately and to which you must agree. The minimum balance that you must maintain at all times in the deposit account is equal to the credit limit disclosed to you when you open your credit card account or when you or we request to increase your credit limit. See the Bangor

Savings Bank Secured Credit Card Agreement and the Bangor Savings Bank everblue™ Credit Building Card Security Agreement for more details.

Late Payment Fee: We have the right to charge you a late payment fee if we do not receive at least the minimum payment due within 15 days of the due date shown on your statement. The fee is \$29 and, if this happens again within the next six billing cycles, the fee will be \$40. The amount of your late payment fee will never be higher than the minimum payment due that was due immediately prior to the date on which the fee was assessed.

Rush Card Fee: We have the right to charge you a rush card fee of \$75 per card (or such lesser amount as required by law) each time you request expedited delivery of a new or replacement card. We add a rush card fee to the purchase balance on your credit card account.

¹ We add a "Margin" of 14.49% to the Prime Rate to determine the APR for purchases (daily periodic rate currently 0.06299 %).

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.