

everblue® Low Rate Mastercard Pricing Disclosures

These Pricing Disclosures show rates, fees, and other important information about your Account and are part of your Bangor Savings Bank Credit Card Agreement ("Card Agreement"). All capitalized terms not defined in these Pricing Disclosures are defined in the Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 12 months from the date of Account opening. After that, your APR will be 20.99% . ¹ This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% introductory APR for 12 months from the date of Account opening. After that, your APR will be 20.99% . ² This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	27.99% ³ This APR will vary with the market based on the Prime Rate.
Paying Interest	Your Payment 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 New Balance by the Payment Due Date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
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 - Balance Transfer - Cash Advance - Foreign Transaction	Either \$5 or 3% of the amount of each Balance Transfer, whichever is greater. Either \$10 or 5% of the amount of each Cash Advance, whichever is greater. 3% of each Transaction in U.S. dollars.
Penalty Fees	

• Late Payment	Up to \$40
• Returned Payment	\$29
• Over-the-Credit-Limit	None

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Card Agreement.

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

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 Payment 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.

Returned Payment Fee: We have the right to charge you a returned payment fee each time a payment made to your Account is not honored by your financial institution or cannot be processed, even if the payment is honored after we resubmit it.

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 Account.

Payment Allocation: A Minimum Payment Due is required each Billing Cycle in which you have a balance on your Account. We may apply the Minimum Payment Due to balances with lower APRs first, including balances subject to a 0% promotional APR. This can result in balances subject to a 0% promotional APR being paid in full before the end of the promotional period.

¹ We add a Margin of 12.49% to the Prime Rate to determine the APR for Purchases, including Balance Transfers, after the expiration of the introductory APR (daily periodic rate currently 0.05735%). The daily periodic rate for the introductory APR for Purchases is 0.00000%.

² Balance Transfers are made available at our discretion, and additional terms and conditions apply. The daily periodic rate for the introductory APR for Balance Transfers is 0.00000%. 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 New Balance, including the amount of any Balance Transfers under the offer, by the Payment Due Date each Billing Cycle.

³ Cash Advances are made available at our discretion and are only available to the extent of your Cash Credit Line. We add a Margin of 19.49% to the Prime Rate to determine the APR for Cash Advances (daily periodic rate currently 0.07648%).