

# MyNeighbor Business Credit Card Information and Application



The box at 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

<b>Summary of terms MyNeighbor business credit card</b>	
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
Account maintenance fee	\$10 per maintenance request
Method of computing balance for purchases	Average daily balance (including new purchases)

*Disclosures accurate as of January 2020. 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 Visa credit card transactions.

**Low cost.** No annual fee, no cash advance or transaction fees, 9.9% - 13.9% interest on unpaid balance.

**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

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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

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

### 3. Cardholder information

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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

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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.

**For Everence Federal Credit Union use only**

Approved  Declined

Loan officer \_\_\_\_\_

Date \_\_\_\_\_

Credit limit \$ \_\_\_\_\_

Credit card number \_\_\_\_\_

## 5. Organization or business

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Business name \_\_\_\_\_

## 6. Cardholder information

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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 \_\_\_\_\_

Birth date \_\_\_\_\_ Credit limit \$ \_\_\_\_\_

Social security number \_\_\_\_\_

Email \_\_\_\_\_

Cell phone \_\_\_\_\_

Name \_\_\_\_\_

Birth date \_\_\_\_\_ Credit limit \$ \_\_\_\_\_

Social security number \_\_\_\_\_

Email \_\_\_\_\_

Cell phone \_\_\_\_\_

Name \_\_\_\_\_

Birth date \_\_\_\_\_ Credit limit \$ \_\_\_\_\_

Social security number \_\_\_\_\_

Email \_\_\_\_\_

Cell phone \_\_\_\_\_

Name \_\_\_\_\_

Birth date \_\_\_\_\_ Credit limit \$ \_\_\_\_\_

Social security number \_\_\_\_\_

Email \_\_\_\_\_

Cell phone \_\_\_\_\_

Name \_\_\_\_\_

Birth date \_\_\_\_\_ Credit limit \$ \_\_\_\_\_

Social security number \_\_\_\_\_

Email \_\_\_\_\_

Cell phone \_\_\_\_\_

Name \_\_\_\_\_

Birth date \_\_\_\_\_ Credit limit \$ \_\_\_\_\_

Social security number \_\_\_\_\_

Email \_\_\_\_\_

Cell phone \_\_\_\_\_

Name \_\_\_\_\_

Birth date \_\_\_\_\_ Credit limit \$ \_\_\_\_\_

Social security number \_\_\_\_\_

Email \_\_\_\_\_

Cell phone \_\_\_\_\_

Name \_\_\_\_\_

Birth date \_\_\_\_\_ Credit limit \$ \_\_\_\_\_

Social security number \_\_\_\_\_

Email \_\_\_\_\_

Cell phone \_\_\_\_\_

\_\_\_\_\_  
Signature of approving officer/owner

\_\_\_\_\_  
Date

**For Everence Federal Credit Union use only**

Approved  Declined

Loan officer \_\_\_\_\_

Date \_\_\_\_\_

Credit limit \$ \_\_\_\_\_

Credit card number \_\_\_\_\_