

Need assistance? Talk to one of our Client Solutions Specialists: **855.283.1797**

EverCard[®] Visa Platinum[®] Rates and Fees

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	10.00% This APR will vary with the market based on the Prime Rate. 10.00%
APR for Balance Transfers	This APR will vary with the market based on the Prime Rate. 19.00%
APR for Cash Advances	This APR will vary with the market based on the Prime Rate. 21.00%
Penalty APR and When it Applies	<p>How Long will the Penalty APR Apply?</p> <p>If your APRs are increased for the reason listed above, the Penalty APR will apply until you make six (6) consecutive Total Minimum Payments Due by the Payment Due Date.</p> <p>Your Payment Due Date is at least 21 days after the close of each Billing Cycle. We will not charge you any interest on Purchases if you (a) paid the New Balance on your prior Billing Statement in full by the Payment Due Date on that Billing Statement (or if you had no balance or a credit balance at the end of that Billing Cycle) and (b) pay the New Balance on your current Billing Statement in full by the Payment Due Date on the current Billing Statement. We begin charging interest on your Cash Advances and Balance Transfers on the posting date.</p> <p>If you are charged interest, the charge will be no less than \$0.50.</p> <p>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: consumerfinance.gov/learnmore</p>
Paying Interest	
Minimum Interest Charge	
For Credit Card Tips from the Consumer Financial Protection Bureau	
Fees	
Annual fee	None
Transaction fees	
<ul style="list-style-type: none"> • Balance Transfer 	3.0% of the amount of each transfer (maximum fee: \$50.00)
<ul style="list-style-type: none"> • Cash Advance 	Greater of \$2.50 or 2.5% of the amount of each Cash Advance
<ul style="list-style-type: none"> • International Transaction 	2.0% of the amount of each transaction
Penalty fees	
<ul style="list-style-type: none"> • Late Payment 	None on account balances less than \$1,000; \$15 on account balances of \$1,000 to \$2,000; \$25 on account balances greater than \$2,000
<ul style="list-style-type: none"> • Over-the-Credit Limit 	None
<ul style="list-style-type: none"> • Returned Payment 	Up to \$25

How We Will Calculate Your Balance

We use a method called the "average daily balance (including new Purchases)". See your Cardholder Agreement for more details.

Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in the Cardholder Agreement that will be

information on your rights to dispute transactions and how to exercise those rights is provided in the Cardholder Agreement that will be provided to you before you begin using your new card.

New York Residents

New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: [1.877.226.5697](tel:18772265697) or <http://www.dfs.ny.gov/consumer/creditdebt.htm>

Index

We calculate the Purchase, Balance Transfers, Cash Advance and Penalty **ANNUAL PERCENTAGE RATES** on your account by adding the margins described below to an "Index." The Index is the highest domestic Prime Rate published in the "Money Rates" section of The Wall Street Journal (eastern edition) on the 15th day (or preceding business day, if the 15th is not a business day) of the calendar month immediately prior to the month in which the Billing Cycle begins. As of 1/15/2015 12:00:00 AM, the Prime Rate is 3.25%.

Margins

The margins applicable to your account are as follows:

6.75% will be added to the Index for Purchases and Balance Transfers

15.75% will be added to the Index for Cash Advances

17.75% will be added to the Index for Purchases, Balance Transfers and Cash Advance transactions if you are in default

MONTHLY PERIODIC RATES

We calculate the Interest Charges on your Account each month by applying a Monthly Periodic Rate to your Account balances. Details of those calculations are provided in the Cardholder Agreement you have received or will receive with your Card, which also is available at the Terms and Conditions link below. The Monthly Periodic Rate is 1/12th of the applicable APR. As of 1/15/2015 12:00:00 AM, the Monthly Periodic Rate for Purchases was 0.83%, the Monthly Periodic Rate for Cash Advances was 1.58%, the Monthly Periodic Rate for Balance Transfers was 0.83%, and the Monthly Periodic Rate used to calculate the Penalty APR was 1.75%.

ANNUAL PERCENTAGE RATES

Additional terms and conditions regarding your **ANNUAL PERCENTAGE RATES** may apply and are disclosed in your Cardholder Agreement.

Disclosed Information Subject to Change

The information about interest, APRs, fees and other costs in this disclosure is accurate as of 1/15/2015 12:00:00 AM. This information may have changed after that date. You should contact us for any change after the printing date by calling 800.738.2615 or by writing to EverBank, Customer Service, Attention: TA-74, P.O. Box 31535, Tampa, FL 33631-3535.

General Eligibility

This offer is valid for new Accounts only. You must be at least 18 years of age to apply. To help the government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify, and record information that identifies each person who opens an Account. While the information that we may request may vary depending on circumstances, at a minimum we will ask for your name, date of birth, street address, and identification numbers such as a Social Security number. You understand that we are required to verify the information that you provide, and that as part of this verification process we may require you to provide us with supporting documentation that we deem appropriate.

If you are under 21 years of age, in order to qualify for an EverCard Visa Platinum Credit Card, along with your application you must either provide financial information evidencing your independent ability to make the required minimum payments, or apply with a cosigner or joint applicant who is at least 21 years of age, who can evidence the ability to make the required minimum payments, and who will be jointly liable for the debt on the account.

Authorization

By requesting the Account you authorize the Bank to obtain and review your credit history in connection with your application for the Account and to obtain credit reports in the future when updating, renewing or extending your Account. You also authorize your employer to release and/or verify information to the Bank and its affiliates in order to determine your eligibility for the Account. Upon your request, you will be informed whether or not a credit report was requested, and, if so, the name and address of each agency that provided a credit report. You certify that all the information provided in your application is accurate. You authorize us to use all information obtained about you to determine your eligibility for the Account and any subsequent renewal of the Account or change in the credit limits.

Account Terms Subject to Change

You understand that if your application is approved, you will be issued an Account with an established credit limit that may be increased or decreased at any time, in our sole discretion. You understand that any use of the Account will constitute your acceptance of the terms and conditions of the Cardholder Agreement that will be sent with the card for the Account. You understand that the terms of your Account (including the APRs and fees) are subject to change as provided in the Cardholder Agreement. Neither the APRs nor fees on the Account as disclosed above are guaranteed.

Additional Services

If you request additional services applicable to the Account (for example, if you decide to initiate a balance transfer or to enroll in the EverBank Rewards Program) you understand that such services will be governed by the terms and conditions applicable to such services that will be in effect when you enroll, and as may be amended from time to time. You also understand that there may be additional charges for your use of or participation in such services.

