Interest Rates and Interest Charges

| Annual Percentage Rate (APR) for Purchases | 19.99% |
| APR for Cash Advances | 24.99% |

How to Avoid Paying Interest on Purchases

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 http://www.consumerfinance.gov/learnmore

How We Will Calculate Your Balance: We use a method called “daily balance”.

Variable Rate Information: Your APRs will vary with the market based on the Prime Rate. The Prime Rate is as reported in The Wall Street Journal on the first Tuesday of every month or if The Wall Street Journal is not published on that day, on the next publication date.

How may change APRs, fees and other Account terms in the future as provided under the Cardholder Agreement and applicable law.

Credit Limit and Available Credit: The maximum permitted outstanding balance for your Account (including principal, accrued Interest and fees, whether billed or unbillable) is your credit limit (“Credit Limit”). Your credit available (“Available Credit”) is the Credit Limit less your outstanding balance and any amounts we at our sole discretion may add to keep your outstanding balance below your Credit Limit.

Security Interest.

As a condition to approving an Account for you, you must maintain a deposit with us of not less than $200 (the “Deposit”). Your Deposit will be held in a comingled non-interest bearing Deposit Account at Synovus Bank as a condition of our approving your Account.

For all obligations owed to us are satisfied subject to the time period restrictions described above. Except for any amount deposited in the Deposit Account, we do not have a security interest in any other of your property in connection with your Account. Funds in the Deposit Account are not held in trust for the Cardholder.

Service Charge.

We may charge an Annual Fee of at least $100 and at least $200 for your Deposit in the Deposit Account, we do not have a security interest in any other of your property in connection with your Account. Funds in the Deposit Account are not held in trust for the Cardholder.

For the Deposit Account towards the outstanding balance of your Account and any other amounts owed under your Cardholder Agreement without giving you prior notice. If we do not change or, or otherwise fail to apply your funds in the Deposit Account towards amounts owed on the Account or otherwise owed under your Cardholder Agreement, you authorize us, to the extent not prohibited by law, to apply all or any part of your funds in the Deposit Account towards amounts owed on the Account or otherwise owed under your Cardholder Agreement in the order that we determine in our sole discretion.

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Cash Advances balance of your account each day (including an subtract the applicable portion of any new payments or credits. To get the “daily balance” for Cash Advances, we take the beginning in daily compounding of interest.

Interest charges for each balance type for each day during that Billing Cycle. Your Billing Statement will show a Balance Subject to Interest for a Billing Cycle that is more than six (6) months old, we will charge you a Billing Statement Copy Fee of $1.00 for each Billing Statement requested to the extent not prohibited by law.

Late Payment Fee. If your payment of the Annual Fee does not occur within the Billing Cycle in which the Previous Balance shown on your Billing Statement for that Billing Cycle is zero or paid in full by the Payment Due Date during that Billing Cycle, if you pay your New Balance in full by the Payment Due Date shown on that Billing Statement, Interest accrues on Cash Advances beginning on the transaction date. There is no time within which you can pay the balance of a Cash Advance to avoid Interest.

Minimum Interest Charge. If your Account is subject to an Interest charge during any Billing Cycle, the Minimum Interest Charge will be $1.50, if the calculated Interest charge would otherwise be less.

How We Compute the Balance Subject to Interest Rate. Interest for a Billing Cycle is calculated separately for Purchase and Cash Advance balance types. For each balance type we use the daily balance method (including current transactions). For each balance type, we figure the interest charge on your account by applying the applicable Daily Periodic Rate to the applicable “daily balance” of your account for each day in the Billing Cycle. To get the “daily balance” for Purchases, we take the beginning Purchases balance of your account each day (including any unpaid Interest, Minimum Interest Charges and Fees), add any new Purchases and Fees, and any Interest accrued on the previous day’s daily balance, and subtract the applicable portion of any new payments or credits. To get the “daily balance” for Cash Advances, we take the beginning Cash Advances balance of your account each day (including any unpaid Interest, Minimum Interest Charges and Fees), add any new Cash Advances and Fees, and any Interest accrued on the previous day’s daily balance, and subtract the applicable portion of any new payments or credits.

All Fees are included in the Purchases daily balance except Cash Advance Fees and Foreign Transaction Fees related to Cash Advances, which are included in the Cash Advances daily balance. The total Interest for a Billing Cycle is the sum of the daily interest charges for each day in that Billing Cycle. Your Billing Statement will show a Balance Subject to Interest Rate for each balance type. That Balance Subject to Interest Rate is the average of the daily balances during the Billing Cycle, which is their sum divided by the number of days in the Billing Cycle.* The method we use to figure the daily balance and Interest results in daily compounding of interest.

Fees
Cash Advance Fee. In addition to the periodic Interest on Cash Advances, a Fee of the greater of $10.00 or 3% of each Cash Advance will be posted to your Account, and any unpaid Interest, Minimum Interest Charges and Fees, add any new Cash Advances and Fees, and any Interest accrued on the previous day’s daily balance, and any Interest accrued on the previous day’s daily balance, and subtract the applicable portion of any new payments or credits. (All Fees are included in the Purchases daily balance except Cash Advance Fees and Foreign Transaction Fees related to Cash Advances, which are included in the Cash Advances daily balance.) The total Interest for a Billing Cycle is the sum of the daily interest charges for each day in that Billing Cycle. Your Billing Statement will show a Balance Subject to Interest Rate for each balance type. That Balance Subject to Interest Rate is the average of the daily balances during the Billing Cycle, which is their sum divided by the number of days in the Billing Cycle.*

Annual Fee. Your Account will be assessed an Annual Fee of $29.00 after your Account is opened and annually thereafter. To the extent not prohibited by law the Annual Fee is non-refundable except if we close your Account for a reason other than at your request and other than for your Default, in which case you will be entitled to a pro-rata refund of the portion of your Annual Fee which corresponds to the remaining portion of the annual period for which the Annual Fee was imposed. Your payment of the Annual Fee does not affect our right to close your Account or to limit your ability to make transactions on your Account.*

Late Payment Fee. If we do not receive at least the Minimum Payment Due by the Payment Due Date shown on your Billing Statement, you will be charged a Late Payment Fee of $28.00 [$29.00 effective January 1, 2020] and up to $39.00 [$40.00 effective January 1, 2020] if you have been subject to a Late Payment Fee during any of the preceding six Billing Cycles. We may also refer to this Fee as the “late fee” or “late charge.”

Returned Payment Fee. If your payment by check or other payment instrument (including an electronic funds transfer or a telephone authorized draft) is not honored for any reason or cannot be processed, we will charge a Returned Payment Fee of up to $28.00 [28.00 effective January 1, 2020].

Billing Statement Copy Fee. If you request an additional copy of a Billing Statement that is more than six (6) months old, we will charge you a Billing Statement Copy Fee of $1.00 for each Billing Statement requested to the extent not prohibited by law.*

Expedited Telephone Payment Fee. We may make available at our customer service number an expedited telephone payment service involving assistance by one of our associates or agents. We will charge a $10.00 Expedited Telephone Payment Fee for each expedited payment authorized by telephone in this way.

ARBITRATION By applying for or obtaining a Secured MasterCard issued by Synovus Bank of Columbus, Georgia, you agree that any disputes of any type with our representatives or us will be resolved exclusively by binding arbitration governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq., and the substantive law of the State of Georgia (without applying its choice-of-law rules). This means you and we are waiving the right to jury trial which is their sum divided by the number of days in the Billing Cycle.*

To help the government fight the funding of terrorism and money laundering activity, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an Account. USA Patriot Act. To help the government fight the funding of terrorism and money laundering activity, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an Account.