Please keep these Important Disclosures for your records. The First Progress Secured CardMastercard® credit card and account (“Card” and “Account”) are offered by Synovus Bank, Columbus, Georgia. “We,” “us” and “our” means Synovus Bank and its successors and assigns. If your application is approved, we will provide you with a Cardholder Agreement and Deposit Agreement that will contain the complete terms applicable to and will govern your Account and Card and security Deposit. You must maintain a security Deposit of at least $200 in a non-interest-bearing Deposit Account at Synovus Bank as a condition of your application for a Credit Card. If we do not approve your Account, we will refund any payment we receive from you to fund your security Deposit that is not disbursed by your financial institution.

### Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Percentage Rate (APR) for Purchases</td>
<td>15.24%</td>
</tr>
<tr>
<td>APR for Cash Advances</td>
<td>24.24%</td>
</tr>
</tbody>
</table>

This APR will vary with the market based on the Prime Rate.

**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](http://www.consumerfinance.gov/learnmore).

### Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>$49.00</td>
</tr>
<tr>
<td>Transaction Fees</td>
<td></td>
</tr>
<tr>
<td>Cash Advance Fee</td>
<td>Either $10.00 or 3% of the amount of each Cash Advance, whichever is greater.</td>
</tr>
<tr>
<td>Foreign Transaction Fee</td>
<td>3% of the transaction amount.</td>
</tr>
<tr>
<td>Penalty Fees</td>
<td></td>
</tr>
<tr>
<td>Late Payment Fee</td>
<td>Up to $41.00</td>
</tr>
<tr>
<td>Returned Payment Fee</td>
<td>Up to $30.00</td>
</tr>
</tbody>
</table>

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

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

### Margins and Daily Periodic Rates with Corresponding APRs (as of 8/1/2023)

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase Rate</td>
<td>6.74%</td>
</tr>
<tr>
<td>Cash Advance and Convenience Check Rate</td>
<td>15.74%</td>
</tr>
</tbody>
</table>

### Variable Rate Information: Your APRs will vary with the market based on the Prime Rate.

- **Prime Rate**
  - This APR will vary with the market based on the Prime Rate.

### 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 commingled non-interest-bearing deposit account with other customers’ deposits (“Deposit Account”). The Deposit Account is insured by the Federal Deposit Insurance Corporation to the extent permitted by law. You grant us a security interest in and pledge and assign to us that portion of the Deposit Account represented by your Deposit, including any funds deposited following the Effective Date of your Cardholder Agreement, to secure payment of all of your existing and future obligations under your Cardholder Agreement and on your Account (the “Security Interest”). Except for the Security Interest you are providing us, you shall have no other security interest in any of our assets, funds or property.

### Credit Limit and Available Credit.

- **Credit Limit**
  - The maximum permitted outstanding balance for your Account (including principal, accrued Interest and fees, whether billed or unbilled) 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, such as Interest Charges and Fees incurred but not yet billed. The initial Credit Limit for your Account will be equal to the amount of the Deposit that you make with us, which must be at least $200 (see “Security Interest” above). However, if you choose to deposit more than $200 your initial deposit and corresponding Credit Limit must be at least $350 and may not...
To qualify for an Account, you understand that:

- You must be at least 18 years of age (19 in Alabama and Nebraska) and have a valid social security number, unless otherwise specified.
- You must be a resident of a U.S. state.
- You may be ineligible if you have responded to a previous offer for a credit card issued by us within the last 30 days or if you have been approved for a previous credit card offer from us.

We maintain the right not to open your account if: a) the information provided as part of your application is incomplete, inaccurate, or not verified; b) your security deposit is not received or is returned, or c) you do not meet our standards for opening an account.

Your Account may be used only for personal, family or household purposes. Your Account may be used only for valid and lawful purposes. If you use, or allow someone else to use, your Card and Account for any other purpose, you will be responsible for such use and may be required to reimburse us for all amounts or expenses we pay as a result of such use. You may not use the Card or Account for any illegal transaction or any gambling transaction. We will decline identifiable gambling transactions. These Important Disclosures, and the Cardholder Agreement and Deposit Agreement, will be governed by Georgia law and applicable federal law.

Paying Interest. Interest accrues on Purchases beginning on the date a Purchase is posted to your Account. However, interest will not be imposed on Purchases we post to your Account in any 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.

Foreign Transaction Fee. We will assess a Foreign Transaction Fee equal to 3% of the transaction amount for any transaction made in a foreign currency that is converted to U.S. dollars by Mastercard International. This Foreign Transaction Fee will be applied to all foreign currency transactions (including, but not limited to, Purchases, Cash Advances, convenience checks, returned payments, and payments received through a telephone authorized draft) and for the purpose of calculating Interest is included in the daily balance for the same daily balance type (e.g., Purchases or Cash Advances) as the transaction to which the Foreign Transaction Fee relates. A portion of each Foreign Transaction Fee is pass on by us to Mastercard International in connection with each foreign transaction. The Foreign Transaction Fee is a Finance Charge.

Annual Fee. Your Account will be assessed an Annual Fee of $49.00 after your Account has been 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 or otherwise specified.

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 $30.00.

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.

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 dispute between you and 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, to discovery and other procedures available in court, and to be a class representative or participate in a class action lawsuit. You and we agree that any arbitration will be limited to the individual dispute between us and neither you nor we shall be entitled to join or consolidate claims in arbitration with any other person or parties or arbitrate any claim as a representative or member of a class or in a private attorney general capacity. You may opt out of arbitration by following the procedure described in the text of the arbitration clause in the Cardholder Agreement without affecting your use of your credit card or the continuation of your 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.

This means to you. When you open an Account we will ask you for your name, address, social security number, date of birth and other information that will allow us to identify you.

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State Specific Information

California Residents: A married applicant may apply for a separate account.

Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may at any time pay your total unpaid balance.

Maryland Residents: Finance charges will be imposed in amounts or at rates not in excess of those permitted by law.

New York Residents: We may obtain at any time your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees and grace periods. New York State Department of Financial Services - (800) 342-3736 or https://www.dfs.ny.gov/.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Washington Residents: A service charge will be computed on the outstanding balance for each month. You may at any time pay your total unpaid balance.

Wisconsin Residents: Married Wisconsin Residents: If you are married: (i) you confirm that this Account is being established, and related obligations incurred, in the interest of your marriage or family; (ii) No provision of a marital property agreement (including a Statutory Individual Property Classification Agreement pursuant to Sec.706.567, Wis. Stats.), a unilateral statement under s. 766.59 or a court decree under s. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred; (iii) you understand and agree that we will provide a copy of this Agreement to your spouse for their information.