Please keep these Important Disclosures for your records. The First Progress Secured Card Mastercard® 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 to be signed. To open your Account and fund your security Deposit, you must execute and return the Cardholder Agreement with a 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 to our approving your Account. (If we do not approve your Account, we will refund any payment we receive from you to fund your security Deposit that is not dishonored by your financial institution.)

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases 12.24% This APR will vary with the market based on the Prime Rate.

APR for Cash Advances 21.24% 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.

### Fees

- **Annual Fee**: $49.00
- **Transaction Fees**
  - Cash Advance: Either $10.00 or 3% of the amount of each Cash Advance, whichever is greater
  - Foreign Transaction: 3% of the transaction amount
- **Penalty Fees**
  - Late Payment: Up to $41.00
  - Returned Payment: Up to $30.00

#### 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 each month or, if The Wall Street Journal is not published on that day, on the next publication date. APRs are adjusted monthly for Billing Cycles ending on or after the date of the Prime Rate change. If the Prime Rate is increased, your Annual Daily Periodic Rate and corresponding APR will increase. If the Prime Rate is decreased, your Annual Daily Periodic Rate and corresponding APR will decrease. Therefore, your APRs may increase or decrease, but they will never decrease below the APRs shown in the table above.

Your APRs will vary with the market based on the Prime Rate. Your APRs will vary with market conditions.

**Interest and Fees**

- Your Credit Limit is the amount that you are permitted to charge on your Account, up to your credit limit. Your Credit Limit is an estimate to help you plan your purchases. The actual Credit Limit for your Account is set by us and may change over time. Your Credit Limit is not your available credit until we say so in writing. For example, if your initial Credit Limit is $350, your initially available credit would be $151. (The renewal Annual Fee, if imposed annually thereafter, will also reduce your then available credit by $49.)
- Your Credit Limit may be increased only with our approval. For cardholders under the age of 21 with a co-signer, the co-signer must sign a written statement approving the increase and taking responsibility for repaying the increase. If we approve your request to do so, your Credit Limit and Available Credit may be increased by your making an additional deposit with good funds to your Account, by mailing them to us at the address we specify at the time of approval. You may choose to increase your Credit Limit without requiring you to add to the Deposit Account. Any increases in your Credit Limit are subject to credit approval. The maximum Credit Limit you can obtain over time is $5,000. Payments you make on your Account will not increase your Available Credit until we are assured that the payment has not been dishonored. This payment hold may take up to ten (10) days.

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 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 you may subsequently deposit in the Deposit Account, 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 cause the Deposit to remain unencumbered (i.e. not subject to any lien, judgment, attachment or execution) and not use it, loan it or lend it only with our consent in writing.

We 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 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 exceed $2,000. Your initially available credit will be equal to your initial Credit Limit, less the $49 initial Annual Fee imposed after your Account is opened. For example, if your initial Credit Limit is $200, your initially available credit would be $151. (The renewal Annual Fee, if imposed annually thereafter, will also reduce your then available credit by $49.) Your Credit Limit may be increased only with our approval. For cardholders under the age of 21 with a co-signer, the co-signer must sign a written statement approving the increase and taking responsibility for repaying the increase. If we approve your request to do so, your Credit Limit and Available Credit may be increased by your making an additional deposit with good funds to your Account, by mailing them to us at the address we specify at the time of approval. You may choose to increase your Credit Limit without requiring you to add to the Deposit Account. Any increases in your Credit Limit are subject to credit approval. The maximum Credit Limit you can obtain over time is $5,000. Payments you make on your Account will not increase your Available Credit until we are assured that the payment has not been dishonored. This payment hold may take up to ten (10) days.

To see above table for additional information about rates, fees and other costs.
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 received a new 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 cannot be 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. In the event that we request proof of funds or experience we pay as a result of such use, you may not use the Card or your Account for any illegal transaction or any gambling transaction. We will decline identifiable gaming 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.*

How We Compute the Balance Subject to Interest Rate. Interest for a Billing Cycle is calculated separately for Purchases and Cash Advances, plus any Interest accrued on the previous day's daily balance, 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.

Foreign Transaction Fee. 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. Under the USA PATRIOT Act, you understand that:

- You may be required to provide proof of identity.
- Your Account may be used only for personal, family or household purposes.

What 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.

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 be required to pay your total unpaid balance.

Maryland Residents: Financial 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.

*See table on Page 1 for additional information about rates, fees and other costs.

Continued on Page 3

FPIDP-010516-080122 Page 2
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.766.587, 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.

*See table on Page 1 for additional information about rates, fees and other costs.