Interest Rates and Interest Charges

| Annual Percentage Rate (APR) for Purchases | 13.99% |
| APR for Cash Advances | 19.99% |

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 day. APRs are adjusted monthly for Billing Cycles ending on or after the date of the Prime Rate change. If the Prime Rate increases the Monthly Periodic Rate that applies to your Account, the Minimum Interest Charge will also increase. If the Prime Rate decreases the Monthly Periodic Rate that applies to your Account, the Minimum Interest Charge will also decrease. If we approve your request to do so, your Credit Limit and Available Credit will be higher than your current Credit Limit and Available Credit.

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 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, we will use the funds in the Deposit Account as we see fit, provided we are not in Default (as defined in 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 the outstanding balance of your Account and any other amounts owed under your Cardholder Agreement without giving you prior notice. If we choose not to, 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 agree that: (a) we do not thereby waive any right we have to do so at any later time, and to the extent not prohibited by law we may so apply such funds at any time, in our sole discretion; and (b) you are not thereby excused from the performance of any obligation owing with respect to the Account or otherwise owed under your Cardholder Agreement. If we choose not to, 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 may request in writing that we apply your funds in the Deposit Account towards such amounts. We will honor any such request for 30 days (the “Deposit Request Period”) after we receive it. If we do not apply your funds in the Deposit Account to pay amounts owed on the Account or otherwise owed under your Cardholder Agreement, you may request in writing that we apply your funds in the Deposit Account towards such amounts. We will honor any such request for 30 days (the “Deposit Request Period”) after we receive it. If we do not apply your funds in the Deposit Account to pay amounts owed on the Account or otherwise owed under your Cardholder Agreement, you may request in writing that we apply your funds in the Deposit Account towards such amounts. We will honor any such request for 30 days (the “Deposit Request Period”) after we receive it. If we do not apply your funds in the Deposit Account to pay amounts owed on the Account or otherwise owed under your Cardholder Agreement, you may request in writing that we apply your funds in the Deposit Account towards such amounts. We will honor any such request for 30 days (the “Deposit Request Period”) after we receive it.

Credit Limit and Available Credit: The maximum permitted outstanding balance for your Account (including principal, accrued Interest and fees, whether billed or un billed) 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. The maximum credit limit for your Account is $200. 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. We 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.

* See table above 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 US state; however, at present the program is not available in Arkansas, Iowa, New York, or Wisconsin.
- 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 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 at any time, and the primaries and all persons who have solicited the use of your Account for any other purpose, 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 your 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 begin to accrue on 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 balance types. Convenience Checks are included in the Cash Advance balance. 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 Advance balance of your account each day (including any unpaid Interest, Minimum Interest Charges and Fees), add 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 the Billing Cycle is the sum of the daily interest for each balance type (including any Interest, Minimum Interest Charges and Fees), added to the applicable portion of any new payments or credits.

The Foreign Transaction Fee is included in a foreign currency that is converted to U.S. dollars by MasterCard International. This Foreign Transaction Fee will be applied to all transactions posted to your Account in a foreign currency, including all Purchases, Cash Advances, and returns and adjustments (e.g., purchases, cash advances, returns, or reversals) that affect the applicable 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 passed on by us to MasterCard International in connection with each foreign transaction. The Foreign Transaction Fee is a Finance Charge. *

Annual Fee. Your Annual Fee will be assessed an Annual Fee of $39.00 after your Account is opened and annually thereafter. To the extent 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 up to $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 [$29.00 effective January 1, 2020] or $39.00.

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.*

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 and the Federal Rules of Civil Procedure, and the laws 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 you and us and neither you nor we shall be entitled to join or consolidate claims in arbitration involving other cardholders or other amounts, 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 full text of the arbitration clause in the Cardholder Agreement without affecting your application or status as a cardholder if a credit card is issued.

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.

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: If you are a California resident, you 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.

Ohio Residents: You agree against discrimination 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.

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