

First Access VISA® Card – Summary of Rates & Fees

The First Access Card is issued by Mid America Bank & Trust Company

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	29.99%
APR for Cash Advances	29.99%
Paying Interest	Your due date will be a minimum of 21 days after the close of each billing cycle. We will not charge interest on new purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
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	
Set-Up and Maintenance Fees	<p>Notice: The Annual Fee will be assessed before you begin using your card and will reduce the amount of credit you initially have available. Based on your initial credit limit of \$300.00, your initial available credit will only be \$225.00 (only \$196.00 if you choose to have an additional card).</p> <p>You may still reject the plan, provided that you have not yet used the account or paid a fee after receiving a billing statement. If you reject the plan, you are not responsible for any fees or charges.</p>
Processing Fee	\$89.00 (one-time fee).
Annual Fee	\$75.00 for first year After that, \$48.00 annually.
Monthly Servicing Fee	None for first year (introductory) After that, \$75.00 annually (\$6.25 per month).
Additional Card Fee	\$29.00 annually (if applicable).
Transaction Fees	
Cash Advance Fee	None for first year (introductory). After that, either \$5.00 or 5% of the amount of each cash advance, whichever is greater.
Penalty Fees	
Late Payment Fee	Up to \$38.00
Returned Payment Fee	Up to \$38.00

First Progress Platinum MasterCard Secured Credit Cards – Summary of Terms

The First Progress MasterCard is issued by Synovus Bank, Columbus, GA, member FDIC

Summary of Terms for First Progress Secured Credit Cards As of 7/1/2017	Platinum Elite MasterCard® Secured Credit Card	Platinum Select MasterCard® Secured Credit Card	Platinum Prestige MasterCard® Secured Credit Card
Interest Rates and Interest Charges	These APRs will vary with the market based on the Prime Rate		
Annual Percentage Rate (APR) for Purchases	Prime Rate plus Margin of 15.74%*	Prime Rate plus Margin of 9.74%*	Prime Rate plus Margin of 5.74%*
APR for Cash Advances	Prime Rate plus Margin of 20.74%*	Prime Rate plus Margin of 15.74%*	Prime Rate plus Margin of 14.74%*
Paying Interest	Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the date of the cash advance.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50		
Fees			
Annual Fee	\$29	\$39	\$49
Transaction Fees Cash Advance Foreign Transactions	Either \$10.00 or 3% of the amount of each Cash Advance, whichever is greater 3% of the transaction amount		
Penalty Fees Late Payment Returned Payment	Up to \$38 Up to \$27		

How We Will Calculate Your Balance: We use a method called "daily balance". See the Cardholder Agreement for more details.