MasterCard® First Progress Secured Credit Card | IMPORTANT DISCLOSURES

Please keep these Important Disclosures for your records. The First Progress Secured CardMasterCard® credit card and account ("Card" or "Account") is offered by First Progress Bank, N.A. ("We", "us" and "our") means Synovus Bank and its successors and assigns. The program is not available in AR, IA, NY, or W. 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. You must maintain, at all times during the term of your Account, an interest-bearing deposit Account at Synovus Bank as a condition of 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 | 9.99% |
| APR for Cash Advances | 18.99% |

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. This will require the minimum interest charge, 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 $38.00 |
  - Returned Payment | Up to $27.00 |

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 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 then the APR will increase and may be reduced if the Prime Rate decreases. The Interest Rate will vary during the life of the Account. The Averate Payment Due and the number of payments may also increase. Your Purchase APR will equal the Prime rate plus a margin of 5.74% and your Cash Advance APR will equal the Prime rate plus a margin of 14.74%. Daily Periodic Rate will be equal to 1/365 of the applicable APR. The APRs shown in the table above are as of July 1, 2017.

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

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 to us, you shall cause the Deposit to remain unencumbered (i.e. not subject to any lien, judgment, attachment or execution). You may add funds to the Deposit Account only with our approval. If we approve such addition of funds, they must be mailed to us using a paper check at the address we specify at the time of approval. You are not permitted to initiate electronic transfers to or from the Deposit Account. You may not withdraw or transfer funds from the Deposit Account other than by our written request within 10 days prior to a billing cycle end date equal to the amount of funds in your Deposit Account. If you close your Deposit Account and we foreclose on our Security Interest, we may deduct the amount owed to you from your deposit in your Deposit Account and we will not be liable for any interest or penalties on any funds in your Deposit Account that are not paid to you.

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 available credit ("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. Your available credit may be less than your Credit Limit as a result of such factors as eligibility as stated in your Card?es Terms and Conditions 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 $2,500. Following receipt of your deposit, only available credit will be equal to your initial Credit Limit, less the $50 initial Annual Fee imposed after your Account is opened. For example, if your initial Credit Limit is $200, your initial available credit would be $151. (The renewal Annual Fee, when 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 repayment of 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 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.

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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; however, at present the program is not available in Arkansas, Iowa, New York, or Arizona.
- 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. You are responsible for the use of your Card and Account and for any unauthorized 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 be imposed on Purchases we post to your Account in a 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. 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 such Fee is included in your daily balance for Cash Advances for the purpose of calculating Interest. The Cash Advance Fee is a Finance Charge.

**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 by MasterCard International or U.S. Bank. A portion of each 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., for returned merchandise) 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 passed 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 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 corresponded 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 $27.00 (up to $38.00 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 authorization) is rejected for any reason or cannot be processed, we will charge a Returned Payment Fee of up to $27.00.

**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.

**Expedited Payment Authorization.** 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 (5 U.S.C. § 717, et seq.), and the laws of the State of Georgia (excluding its choice of law rules).

**CASH ADVANCE FEE.** 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. You or we shall not be permitted to join or consolidate claims or arbitration involving nor shall we have other 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.

**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. If service charges are not paid in full by the Payment Due Date, they will be assessed against your total unpaid balance.

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

**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 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.*