

Summary of Terms for First Progress Secured Credit Cards As of 6/2/2014	Platinum Elite MasterCard® Secured Credit Card	Platinum Select MasterCard® Secured Credit Card	Platinum Prestige MasterCard® Secured Credit Card
Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	Prime Rate plus Margin of 16.74%*	Prime Rate plus Margin of 11.74%*	Prime Rate plus Margin of 8.74%*
APR for Cash Advances	Prime Rate plus Margin of 21.74%*	Prime Rate plus Margin of 16.74%*	Prime Rate plus Margin of 15.74%*
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	\$44
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 \$37		
Returned Payment	Up to \$26		

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

* These APRs will vary with the market based on the Prime Rate.