

**Summary of Terms for
First Progress Secured
Credit Cards (Page 1)
As of 11/1/2018**

Platinum Elite MasterCard® Secured Credit Card	Platinum Select MasterCard® Secured Credit Card	Platinum Prestige MasterCard® Secured Credit Card
These APRs will vary with the market based on the Prime Rate		
Prime Rate plus Margin of 15.24%*	Prime Rate plus Margin of 9.24%*	Prime Rate plus Margin of 5.24%*
Prime Rate plus Margin of 20.24%*	Prime Rate plus Margin of 15.24%*	Prime Rate plus Margin of 14.24%*
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.		
If you are charged interest, the charge will be no less than \$1.50		
\$29	\$39	\$49
Either \$10.00 or 3% of the amount of each Cash Advance, whichever is greater 3% of the transaction amount		
Up to \$38 (\$39 effective Jan. 1, 2019) Up to \$27 (\$28 effective Jan. 1, 2019)		

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