

**FIRST LATITUDE MASTERCARD® SECURED CREDIT CARD**

**SUMMARY OF TERMS as of 2/1/2019**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>26.74%</b>  This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>26.74%</b>  This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	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. We will begin charging Interest on Cash Advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged Interest, the charge will be no less than \$1.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>

<b>Fees</b>	
<b>Annual Fee</b>	<b>No Annual Fee</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	Either <b>\$10.00</b> or <b>3%</b> of the amount of each Cash Advance, whichever is greater  <b>3%</b> of the transaction amount
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	Up to <b>\$39.00</b>  Up to <b>\$28.00</b>

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the Cardholder Agreement.

**Margins and Daily Periodic Rates with Corresponding APRs (as of 2/1/2019)**

	<b>Purchase Rate</b>	<b>Cash Advance and Convenience Check Rate</b>
<b>Margin</b>	21.24%	21.24%
<b>Daily Periodic Rate</b>	0.0732603% (corresponding APR of 26.74%)	0.0732603% (corresponding APR of 26.74%)

These rates may increase monthly, effective as of the first day of your Billing Cycle. See the Cardholder Agreement for details.

This Summary of Terms is incorporated into and made part of the accompanying Cardholder Agreement. Retain both for your records.