

**Summary of Terms for
First Latitude Secured
Credit Card
As of 5/10/2022**

First Latitude Platinum 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 15.99%.
APR for Cash Advances	Prime Rate plus margin of 20.99%.
How to Avoid Paying Interest	Your payment 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 date of the cash advance.
Minimum Interest Charge	If you are charged Interest, the charge will be no less than \$1.50.
Fees	
Program Fee Annual Fee	\$19.95 (one-time fee) \$25.00 for first year; after that \$35.00 annually
Transaction Fees <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$41.00 Up to \$30.00

How We Will Calculate Your Balance: We use a method called "daily balance".

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