

**Summary of Terms for  
First Latitude Secured  
Credit Cards  
As of 2/1/24**

	<b>Elite Mastercard® Secured Credit Card</b>	<b>Select Mastercard® Secured Credit Card</b>	<b>Prestige Mastercard® Secured Credit Card</b>
<b>Interest Rates and Interest Charges</b>	These APRs will vary with the market based on the Prime Rate.		
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Prime Rate plus margin of 16.74%.</b>	<b>Prime Rate plus margin of 10.74%.</b>	<b>Prime Rate plus margin of 6.74%.</b>
<b>APR for Cash Advances</b>	<b>Prime Rate plus margin of 21.74%.</b>	<b>Prime Rate plus margin of 16.74%.</b>	<b>Prime Rate plus margin of 15.74%.</b>
<b>Paying Interest</b>	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.		
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.		
<b>Fees</b>			
<b>Annual Fee</b>	<b>\$29.00</b>	<b>\$39.00</b>	<b>\$49.00</b>
<b>Transaction Fees</b> Cash Advance Foreign Transactions	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> Late Payment Returned Payment	Up to <b>\$41.00</b>  Up to <b>\$30.00</b>		

**How We Will Calculate Your Balance:** We use a method called “daily balance”.