

# FIRST BANK

## Secured MasterCard® - Disclosure Summary Important information about this Credit Card

Interest Rates and Interest Charges	
<b>Annual Percentage Rate</b>	<b>23.40%</b> when you open your account.  This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>23.40%</b> when you open your account.  This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>26.40%</b> , when you open your account.  This APR will vary with the market based on the Prime Rate.
<b>Penalty APR</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 26 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.
<b>Minimum Interest Charge</b>	Not applicable
<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>

Fees	
<b>Annual Fee</b>	<b>\$48</b>  The Annual Fee will be assessed during the first billing cycle.
<b>Transaction Fees</b>	
Balance Transfer	None
Cash Advance	Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.
Foreign Transaction	<b>2%</b> of each transaction in U.S. Dollars.
<b>Penalty Fees</b>	
Late Payment	Up to <b>\$25*</b>
Returned Payment	Up to <b>\$35</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”

**How We Will Calculate Your Variable APR:** Unless an introductory or promotional APR is in effect, we will add a “Margin” of 14.90% to an “Index Rate” to determine your standard variable rate. The Index Rate will be equal to the U.S. Prime Rate (“Prime Rate”) in the Money Rates section of *The Wall Street Journal* published on the last day of the previous calendar month before the Closing Date shown on your billing statement.

\* If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$25 will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due.

All account terms are governed by the Cardmember Agreement and Secured Credit Card Addendum. Account and Agreement terms are not guaranteed for any period of time. By signing and/or submitting the secured card application you understand that the amount deposited by you will be used as collateral to secure the obligations to the Bank that you incur from time to time in connection with your Secured Card Account. THE SECURED DEPOSIT ACCOUNT DOES NOT EARN INTEREST. The Bank does not send statements for the Secured Deposit Account. The Secured Deposit Account is not payable at a specific date or after a specified period of time. In accordance with the agreement and applicable law, the Bank may change these terms at any time by adding new terms or deleting or amending current terms.