Please keep these Important Disclosures for your records. The First Latitude Secured Card Mastercard® credit card and account ("Card" and "Account") are offered by Synovus Bank, Columbus, Georgia. "We", "us" and "our" means Synovus Bank and our affiliates. "You" means you, the applicant, and "your" means your application with us. We do not guarantee any application with us. Our application process will include a credit review to determine creditworthiness. We will inform you of our decision and the reasons therefor, if you so request, after the decision is made. The credit limit can be established, increased or decreased, at our discretion and we can cancel the Account at any time.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases 19.24%

This APR will vary with the market based on the Prime Rate.

APR for Cash Advances 25.24%

This APR will vary with the market based on the Prime Rate.

How to Avoid Paying Interest on Purchases

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.

Minimum Interest Charge

If you are charged Interest, the charge will be no less than $1.50.

For Credit Card Tips from the Consumer Financial Protection Bureau

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 http://www.consumerfinance.gov/learnmore

Fees

Annual Fee $39.00

Transaction Fees

Cash Advance Fee Either $10.00 or 3% of the amount of each Cash Advance, whichever is greater.

Foreign Transaction Fee 3% of the transaction amount.

Penalty Fees

Late Payment Fee Up to $41.00

Returned Payment Fee Up to $30.00

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

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 02/01/2024)

<table>
<thead>
<tr>
<th>Purchase Rate</th>
<th>Cash Advance and Convenience Check Rate</th>
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</thead>
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<tr>
<td>Margin</td>
<td></td>
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<tr>
<td>10.74%</td>
<td>16.74%</td>
</tr>
<tr>
<td>Daily Periodic Rate</td>
<td>(corresponding APR of 19.24%)</td>
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</tbody>
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Variable Rate Information: Your APRs will vary with the market based on the Prime Rate. The Prime Rate is as reported in The Wall Street Journal on the first Tuesday of each month or if The Wall Street Journal is not published on that day, on the next publication day. APRs are adjusted monthly for Billing Cycles ending on or after the date of the Prime Rate change. If the Prime Rate increases the Daily Periodic Rate and corresponding Annual Percentage Rate may increase. As a result, the Interest Charges for the Initial Payment Due and the following payment periods will increase. You may lose the benefit of the APRs equal the Prime Rate plus a margin of 10.74% and your Cash Advance APR will equal the Prime Rate plus a margin of 16.74%. The applicable Daily Periodic Rate will be equal to 1/365 of the applicable APR. The APRs shown in the table above are as of February 1, 2024.

We may change APRs, fees and other Account terms in the future as provided under the Cardholder Agreement and applicable law.

Security Interest, As a condition to approving an Account for you, you must maintain a deposit with us of not less than $200 (the “Deposit”). Your Deposit will be held in a commingled non-interest-bearing deposit account with other customers’ deposits (“Deposit Account”). The Deposit Account is insured by the Federal Deposit Insurance Corporation to the extent permitted by law. You grant us a security interest in and pledge and assign to us that portion of the Deposit Account represented by your Deposit, including any funds deposited following the Effective Date of your Cardholder Agreement, to secure payment of all of your existing and future obligations under your Cardholder Agreement and on your Account (the “Security Interest”). Except for the Security Interest you are providing us, you are free to withdraw funds from the Deposit Account, subject to the terms of the Deposit Account, on a day-to-day basis, to the extent not prohibited by law, to apply all or any part of your funds in the Deposit Account towards existing obligations owed on your Account or otherwise owed under your Cardholder Agreement, you agree that: (a) we do not thereby waive any right we have to do so at any later time, and to the extent not prohibited by law we may so apply such funds at any time, in our sole discretion; and (b) you are not thereby excused from the performance of any obligation owing with respect to the Account or otherwise under your Cardholder Agreement. However, if the Account is closed by you or us for any reason, and we fail to apply your funds in the Deposit Account towards existing obligations owed on the Account or otherwise owed under your Cardholder Agreement without giving you prior notice. If we choose not to, or otherwise fail to apply your funds in the Deposit Account towards existing obligations owed on the Account or otherwise owed under your Cardholder Agreement, you may request in writing that we apply your funds in the Deposit Account towards such amounts. We will honor any such written request within 10 days after we receive it at PO Box 9053, Johnson City, TN 37615-9053. If the amount of your funds in the Deposit Account exceeds the amount you owe us, then, we will refund to you any amount of your Deposit remaining in the Deposit Account after all obligations owed to us are satisfied subject to the time period restrictions described above. Except for the Deposit in the Deposit Account, we do not have a security interest in any other of your property in connection with your Account. Funds in the Deposit Account are not held in trust for the Cardholder.

Credit Limit and Available Credit: The maximum permitted outstanding balance for your Account (including principal, accrued Interest and fees, whether billed or unbilled) is your credit limit ("Credit Limit"). Your available credit ("Available Credit") is the Credit Limit less your outstanding balance and any amounts we at our sole discretion may add to keep your outstanding balance below your Credit Limit, such as Interest Charges and Fees incurred but not yet billed. The initial Credit Limit for your Account will be equal to the amount of the Deposit that you make with us, which must be at least $200 (see “Security Interest” above). However, if you choose to deposit more than $200 your initial deposit and corresponding Credit Limit must be at least $300 and...
may not exceed $2,000. Your initially available credit will be equal to your initial Credit Limit, less the $39 initial Annual Fee imposed after your Account is opened. For example, if your initial Credit Limit is $200, your initially available credit would be $191. This will be reduced by the Annual Fee, when imposed annually thereafter, will also reduce your then available credit by $39.) Your Credit Limit may be increased only with your approval. For cardholders under the age of 21 with a co-signer, the co-signer must sign a written statement approving the increase and taking responsibility for repayment of the increase. If we approve your request to do so, your Credit Limit and Available Credit may be increased by making an additional deposit with good funds to your Account, by mailing them to us at the address we specify at the time of approval. We may choose to increase your Credit Limit without requiring you to add to the Deposit Account. Any increases in your Credit Limit are subject to credit approval. The maximum Credit Limit you can obtain over time is $5,000. Payments you make on your Account will not increase your Available Credit until we are assured that the payment has not been dishonored. This payment hold may take up to ten (10) days.

To qualify for an Account, you understand that:

- You must be at least 18 years of age (19 in Nebraska and Alaska) and have a valid social security number, unless otherwise specified.
- You must be a resident of a U.S. state.
- You may be ineligible if you have exceeded a previous offer for a credit card issued by us within the last 30 days or if you have exceeded a previous Card issued by us.

We maintain the right not to open your account if: a) the information provided as part of your application is incomplete, inaccurate, or cannot be verified, b) your security deposit is not received or is returned, or c) you do not meet our standards for opening an account.

Your Account may be used only for personal, family or household purposes. Your Account may be used only for valid and lawful purposes. You or your Cardholder may not use your Account for gambling or other similar transactions involving credit. You or your Cardholder may not be responsible for such use and may be required to reimburse us for all amounts or expenses we pay as a result of such use. You may not use the Card or your Account for any illegal transaction or any gambling transaction. We will decline identifiable gambling transactions.

These Important Disclosures, and the Cardholder Agreement and Deposit Agreement, will be governed by Georgia law and applicable federal law.

**Payment Interest.** Interest accrues on Purchases beginning on the due date for each Billing Cycle. If a Billing Cycle is fewer than 31 days, it takes the length of the Billing Cycle to earn Interest. If you want to pay on the next due date, you can make a payment by the due date. The due date is the last date the payment is due. The interest rate is the rate applied to the balances of your Account. The rate may change if your Account has an adjustable rate.

**Annual Interest Charge.** If your Account is subject to an Interest during any Billing Cycle, the Minimum Interest Charge will be $1.50, if the calculated Interest charge would otherwise be less.

**How We Compute the Balance Subject to Interest Rate.** Interest for a Billing Cycle is calculated separately for Purchase and Cash Advance balances. Convenience Checks are included in the Cash Balance for each cycle. For the balance cycle we use the type of the cycle, including the current transactions. For each balance type, we figure the interest charge on your account by applying the applicable "daily balance" rate to amounts outstanding at the end of each day in the Billing Cycle. To get the "daily balance" for Purchases, we take the beginning balances purchase balance of your account each day (including any unpaid interest, minimum Interest Charges and Fees), add any new Purchases and Fees, and any interest accrued on the previous day's balance, and subtract the applicable portion of any new payments or credits. To get the "daily balance" for Cash Advances, we take the beginning Cash Advances balance of your account each day (including any unpaid Interest and Fees), add any new Cash Advances and Fees, and any Interest accrued on the previous day's balance, and subtract the applicable portion of any new payments or credits. The total Interest for the Billing Cycle is the sum of the daily interest charges for each balance type for each day during that Billing Cycle. Your Billing Statement will show a Balance Subject to Interest Rate for each balance type. That Balance Subject to Interest Rate is the sum of the Daily Interest Charges for each balance type (Purchases, Cash Advances, and Advances) as indicated on your Billing Statement. The method we use to figure the daily balance and Interest results in daily compounding of Interest.

**Fees.**

**Cash Advance Fee.** In addition to the periodic Interest on Cash Advances, a Fee of the greater of $10.00 or 3% of each Cash Advance will be posted to your Account, and such fee is included in your daily balance for Cash Advances for the purpose of calculating Interest. The Cash Advance Fee is a Finance Charge.

**Foreign Transaction Fee.** We will assess a Foreign Transaction Fee equal to 1% of the transaction amount for any transaction made in a foreign currency that is converted to U.S. dollars by Mastercard International. This Foreign Transaction Fee will be applied to any transaction incurred in a foreign currency, including all Purchases, Cash Advances, and returns and adjustments (e.g., for returned merchandise) and for the purpose of calculating Interest is included in the daily balance for the same daily balance type (e.g., Purchases or Cash Advances) as the transaction to which the Foreign Transaction Fee relates. A portion of the Foreign Transaction Fee is paid by us to Mastercard International in connection with each Foreign Transaction. The Foreign Transaction Fee is assessed on all purchases and advances.

**Annual Fee.** Your Account will be assessed an Annual Fee of $39.00 after your Account has been opened and annually thereafter. To the extent not prohibited by law, the Annual Fee is non-refundable except if we close your Account for a reason other than your failure to pay, in which case you will be entitled to a pro-rated refund of the portion of your Annual Fee which corresponds to the remaining portion of the annual period for which the Annual Fee was imposed. Your payment of the Annual Fee does not affect our right to close your Account or to limit your ability to make transactions on your Account.

**Late Payment Fee.** If we do not receive at least the Minimum Payment Due by the Payment Due Date shown on your Billing Statement, we will charge you a Late Payment Fee of up to $30.00 and the Purchases balance exceed $300 (including any Advance Fees and Foreign Transaction Fees related to Cash Advances, which are included in the Cash Advances daily balance). The total Interest for the Billing Cycle is the sum of the daily interest charges for each balance type for each day during that Billing Cycle. Your Billing Statement will show a Balance Subject to Interest Rate for each balance type. That Balance Subject to Interest Rate is the sum of the Daily Interest Charges for each balance type (Purchases, Cash Advances, and Advances) as indicated on your Billing Statement. The method we use to figure the daily balance and Interest results in daily compounding of Interest.

**Returned Payment Fee.** If your payment by check or other payment instrument (including an electronic funds transfer or a telephone authorized draft) is not honored for any reason or cannot be processed, we will charge a Returned Payment Fee of up to $30.00.

**Billing Statement Copy Fee.** If you request an additional copy of a Billing Statement that is more than six (6) months old, we will charge you a Billing Statement Copy Fee of $5.00, which is charged to your Account, and the due date for the amount charged will be the date the request was received.

**Expedited Telephone Payment Fee.** We may make available at our customer service number an expedited telephone payment service involving assistance by one of our associates or agents. We will charge a $10.00 Expedited Telephone Payment Fee for each expedited payment authorized by telephone in this way.

**ARBITRATION.** By applying for or obtaining a Secured Mastercard issued by Synovus Bank of Columbus, Georgia, you agree that any disputes of any type with any representatives or us will be resolved exclusively by binding arbitration governed by the Federal Arbitration Act (9 U.S.C. Sec. 1 et seq., of the State of Georgia, without applying its choice-of-law rules). This means you and we are waiving the right to jury trial, to discovery and other procedures available in court, and to be a class representative or participate in a class action lawsuit. You and we agree that any arbitration will be limited to the individual dispute or controversy between us or our respective claims in arbitration involving other cardholders or other amounts or arbitrate any claim as a representative or member of a class or in a private attorney general capacity. You may opt out of arbitration by following the procedure described in the full text of the arbitration clause in the Cardholder Agreement without affecting your application or status as a cardholder if a credit card is issued.

**USA PATRIOT Act.** To help the government fight the funding of terrorism and money laundering activity, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an Account.

**What this means to you: When you open an Account we will ask for your name, address, social security number, date of birth and other information that will allow us to identify you.**
Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may at any time pay your total unpaid balance.

Maryland Residents: Finance charges will be imposed in amounts or at rates not in excess of those permitted by law.

New York Residents: We may obtain at any time your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees and grace periods. New York State Department of Financial Services - (800) 342-3736 or https://www.dfs.ny.gov/

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Washington Residents: A service charge will be computed on the outstanding balance for each month. You may at any time pay your total unpaid balance.

Wisconsin Residents: Married Wisconsin Residents: If you are married: (i) you confirm that this Account is being established, and related obligations incurred, in the interest of your marriage or family; (ii) No provision of a marital property agreement (including a Statutory Individual Property Classification Agreement pursuant to Sec.766.587, Wis. Stats.), a unilateral statement under s. 766.59 or a court decree under s. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred; (iii) you understand and agree that we will provide a copy of this Agreement to your spouse for their information.