

**SOUTHERN SECURITY REWARDS VISA
CREDIT CARD APPLICATION TERMS**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.00% to 18.00% when you open your account, based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	10.00% to 18.00% when you open your account, based on creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	10.00% to 18.00% when you open your account, based on creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you make a late payment 60 days or more after the due date. How Long Will the Penalty APR Apply? The Penalty APR will apply until you make six consecutive on time payments.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do 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 and transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about the 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	None
Transaction Fees	None
<ul style="list-style-type: none"> • Cash Advance Fee • Foreign Transaction Fee • Balance Transfer Fee 	.80% of the transaction amount if in U.S. dollars. 1.10% of the transaction amount if must convert to U.S. dollars. Either \$5 or 3% of the amount of each transfer, whichever is greater.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee 	\$25.00 \$30.00

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

Other Terms and Conditions:

About Your Credit Report: You agree that we have a right to obtain a credit report in connection with our review of your application, and if we establish an account for you, to administer your account. You agree that we may report to others our credit experience with you. If you ask, we will tell the names and addresses of any credit bureaus from which we obtained a report about you.

Credit Line: We will determine your credit line after a review of your application and your ability to pay. If your application is approved, the minimum credit line you will receive is \$500.

The information contained in these disclosures is accurate as of 01/31/16 and may change after this date.