

7-1000-0000-010610-00000000

FIRST PROGRESS
PO BOX 9053
JOHNSON CITY TN 37615-9053

Account Number 5443-0300-1314-1693
Payment Due Date AUG 19, 2023
Minimum Payment Due \$43.00
New Balance \$278.28



FIRST PROGRESS REMITTANCES
PO BOX 84019
COLUMBUS, GA 31908-4019

Amount Enclosed

\$.



LINDSAY GREEN
510 W MAIN ST
WABASH IN 46992-3026

**0000000

Please check box to indicate address changes.

✂ Detach Here and Return Upper Portion with Remittance

First Progress Credit Card Account Statement

Account Number: 5443-0300-1314-1693

June 23, 2023 to July 22, 2023

CUSTOMER SERVICES

www.firstprogress.com/customer
1-866-706-5543

ACCOUNT INQUIRIES

PO BOX 9053
JOHNSON CITY, TN 37615-9053

PAYMENT ADDRESS

PO BOX 84019
COLUMBUS, GA 31908-4019

Summary of Credit Account Activity		
Previous Balance		\$39.00
Payments	-	\$89.00
Other Credits	-	\$0.00
Purchases	+	\$328.28
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$278.28
Credit Limit		\$500.00
Available Credit		\$221.72
Statement Closing Date		07/22/2023
Days in Billing Cycle		30
Past Due Amount		\$0.00
Overlimit Amount		\$0.00
Disputed Amount		\$0.00

Payment Information		
New Balance		\$278.28
Minimum Payment Due		\$43.00
Payment Due Date		Aug 19, 2023
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$41.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	7 months	\$295
If you would like information about credit counseling services, call 1 (866) 706-5543.		

Important Notices

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND MAKING PAYMENTS

TO CHECK YOUR REWARDS BALANCE PLEASE VISIT THE FIRST PROGRESS MOBILE APP OR THE CUSTOMER CENTER ON CC.FIRSTPROGRESS.COM.

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	18.99% (v)	\$0.00	\$0.00
Cash Advances	24.99% (v)	\$0.00	\$0.00
(v) = Variable Rate			

Credit Account Transactions				
Post Date	Trans Date	Reference Number	Description of Transaction or Credit	Amount CR-Credit PY-Payment
06-28	06-26	22303793178002059295253	5542 MARATHON PETRO520239 WABASH IN	\$67.83
07-03	07-01	55429503182715994222902	7832 AT16918-070146230 8448386284 CA	\$7.18
07-03	06-30	05140483182710046080265	5411 ALDI 44005 PERU IN	\$185.96
07-07	07-07	00072700083	PAYMENT RECEIVED - THANK YOU	\$39.00 PY
07-17	07-15	05436843197500140071034	5814 DOMINO'S 2657 BATTLEFIELD MO	\$67.31
07-18	07-18	31990011167751409970309	PAYMENT RECEIVED - THANK YOU	\$50.00 PY

2023 Total Year-to-Date	
Total fees charged in 2023	\$39.00
Total interest charged in 2023	\$0.00

Please enter change of address or telephone number below:

Address

City

State

Zip

Home Phone (include area code)

Other Phone (include area code)

You can also change your information online at www.firstprogress.com.

▲ Detach here and return the above portion with your remittance. Please retain lower portion. ▲

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Information About Variable Rates, Minimum Interest Charge, Foreign Transaction Fee, and How We Will Calculate Your Balance for Purchases. *Variable Rates:* The APR for Purchases and the APR for Cash Advances shown on the front of your statement are variable rates. These APRs will vary with the market based on the Prime Rate. The applicable Daily Periodic Rate will be equal to 1/365 of the applicable APR. *Minimum Interest Charge:* If you are charged Interest, the charge will be no less than \$1.50. *Foreign Transaction Fee:* Among other fees applicable to your account, there is a Foreign Transaction Fee of 3% of the transaction amount. *How We Will Calculate Your Balance for Purchases:* We use a method called "daily balance" (see also next section below).

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 Advance Balance. For each balance type we use the daily balance method (including current transactions). For each balance type, we figure the interest charge on your account by applying the applicable Daily Periodic Rate to the applicable "daily balance" of your account for each day in the Billing Cycle. To get the "daily balance" for Purchases, we take the beginning Purchases 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 daily 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 daily balance, and subtract the applicable portion of any new payments or credits. (All Fees are included in the Purchases daily balance except Cash 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 statement shows a Balance Subject to Interest Rate for each balance type. That Balance Subject to Interest Rate is the average of the daily balances during the Billing Cycle, which is their sum divided by the number of days in the Billing Cycle.

Making Payments. You may at any time pay more than the Minimum Payment Due or pay the total unpaid balance in full without incurring any additional charge for prepayment. You must pay at least the Minimum Payment Due so that we receive it at our processing facility by 5:00 P.M. Eastern Time on your Payment Due Date. All payments must be made in U.S. dollars, and all checks or other items tendered in payment must be drawn on a U.S. financial institution. Payments by mail must be by check or money order and accompanied by the remittance coupon from your statement. Payments received in proper form at our processing facility by 5 PM Eastern Time on any day will be credited to your account as of that day. Payments received in proper form at our processing facility after 5 PM Eastern Time will be credited to your account as of the next day. Payments received by any other method may be subject to a delay in crediting of up to 5 days after the date of receipt. Payments are not accepted at Synovus Bank locations. Payments you make on your Account by check or other non-guaranteed funds (as described in the Cardholder Agreement) 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) calendar days.

Paying Interest. We will begin charging Interest on Purchases on the date a Purchase is posted to your account. However, interest will not be imposed on Purchases we post to your account in any Billing Cycle in which the Previous Balance shown on your Billing Statement for that Billing Cycle is zero or paid in full by the Payment Due Date during that Billing Cycle, if you pay your New Balance in full by the Payment Due Date shown on that Billing Statement. We begin charging Interest on Cash Advances on the transaction date. There is no time period in which to avoid paying Interest on Cash Advances. *How to Avoid Paying Interest On Purchases:* 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 New Balance by the Payment Due Date each month.

Annual Renewal Notice. If the front of this statement contains a message that an annual fee will be billed in your next billing cycle, you can avoid paying this annual fee by sending written notification of termination within 30 days to: First Progress Card, P.O. Box 9053, Johnson City, TN 37615-9053. If you do not notify us within 30 days, the annual fee is nonrefundable to the extent not prohibited by law. If your account is closed, under the "Security Interest" provisions of your Cardholder Agreement you have authorized us, to the extent not prohibited by law, to apply all or any part of your funds deposited in the security Deposit Account towards the outstanding balance of your account and any other amounts owed under your Cardholder Agreement.

Negative Credit Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults in your account may be reflected in your credit report. If you believe that our report is inaccurate or incomplete, please write us at the following address: First Progress Card, P.O. Box 9053, Johnson City, TN 37615-9053.

Electronic Check Conversion. When you pay by check you authorize us either to use information from your check to make a one-time electronic fund transfer from the account on which your check is drawn or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from the account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions

about electronic check conversion or if you prefer not to have your check information used in this way.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synovus Bank
P.O. Box 9053, Johnson City, TN 37615-9053

In your letter, give us the following information:

- *Account information:* Your name and last four digits of your account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synovus Bank
P.O. Box 9053, Johnson City, TN 37615-9053.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Disputed Payments. We can accept late payments, partial payments, checks, and money orders marked "paid in full" or language having the same effect ("disputed payments") without losing any of our rights. You agree not to send us and we may accept disputed payments without losing any of our rights. **Send any written communications concerning disputed payments to the address for account inquiries shown on this statement, and not the address on the payment stub.**

Credit Balances. Any credit balance on your account (indicated by a "CR" on the front of this statement) is money we owe you. You can make charges against or request and receive a full refund of this amount by writing to us at: First Progress Card, P.O. Box 9053, Johnson City, TN 37615-9053. Any amount not charged against or refunded upon request that is over \$1 (equal to or in excess of \$1 if you live in MA or any amount in NY) will be refunded automatically within six months after credit balance was created (four billing cycles in MD).

Debt Collection. This is an attempt to collect a debt and any information obtained will be used for that purpose.

CA AND UT RESIDENTS: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Synovus Bank, Columbus, Georgia, is the issuer of your First Progress secured credit card.