

Program	Annual Percentage Rate (APR)
VISA Platinum Fixed Rate	10.99% fixed APR
VISA Platinum	Prime + 4%*
VISA Platinum Rebate	Prime + 5%*
VISA Platinum Rewards	Prime + 5%*
Variable Rate Information for Purchases	*APR will be "Prime" plus the margin listed above for the particular card program. "Prime" means the prime rate as published in <i>The Wall Street Journal</i> . The rate may change quarterly: January, April, July and October. The monthly determination date for the rate change is specified in the Cardholder Agreement which accompanies the credit card.
Late Payment Fee	\$28.00
Grace Period for Repayment of the Balance for Purchases	You have 25 days on average to repay your entire balance before a finance charge on your purchases will be imposed (provided you paid your total previous balance in full by the due date.)
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Cash Advances	\$1.00 ATM cash advances. \$3.00 Teller assisted. You have no grace period in which to pay your balance before a finance charge is imposed.

The information about the cost of these cards is accurate as of this printing (04/05) and is subject to change after that date. For current rates and terms, please contact us at 901.380.7400, mail@firstsouth.com or 6445 Stage Road, Bartlett, TN 38134.