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| **Secure Credit Cards** | | | | |
| **Name** | **Annual Fee** | **Minimum** | **APR** | **Other Information** |
| **Local Banks** | | | | |
| Cambridge Savings Bank | $35 | $300 | 21.24 | Must open a secured savings account tied to the card  Credit limits up to $5,000 |
| East Cambridge Savings Bank  “Starting Fresh” secured Visa | $19 | $300 | 18.24 | You determine your credit limit by providing deposit between $300 and $5,000---in $50 increments  Opportunity to move to revolving credit account with good payment history |
| Century Bank | $35 | $300 | 21.24 | Must open a secured savings account tied to the card |
| Eastern Bank | $35 | $300 | 21.24 | Must open a secured savings account tied to the card |
| **Not Local** | | | | |
| Capital One | $0 | Minimum required security deposit gets you a $200 initial credit line. | 24.99 | Deposit more than your minimum required security deposit before your account opens to get a higher initial credit line, up to $3,000.  Access to a higher credit line after making your first 5 monthly payments on time with no additional deposit needed |
| USAA | $35 |  | 10.15 to  20.15 | When you apply, you'll open a two-year [certificate of deposit (CD)](javascript:;)with $250 to $5,000. The balance of your CD is your credit limit. |
| Bank of America | $39 | $300 | 20.49 | Your maximum credit limit (up to $4,900) will be determined by your income, ability to pay and the amount of the security deposit you provide.  After 12 months, your account may be reviewed and you could qualify to have your security deposit returned while you continue to use your card |
| Open Sky | $35 | $200 | 17.64 | Credit line is equal to the size of your deposit; minimum of $200 up to $3,000 |

SOMERVILLE COMMUNITY CORPORATION