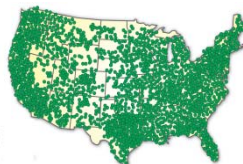


A great alternative to physical paychecks and even traditional bank accounts
Safe to use ✓ Convenient ✓ Everyone Qualifies ✓

How it works:

1. Your wages will be deposited onto the Global Cash Card Visa paycard each pay period for immediate use
2. Set up paycard alerts and two-way texting:
 - Receive email and text message alerts when your paycard is loaded on payday
 - Text and receive your paycard balance, activity, and payroll loads within seconds
3. Access your money in many ways:
 - Make signature purchases with No Fee at any merchant that accepts a Visa paycard
 - Receive cash back after making a debit purchase at many locations
 - Withdraw funds at Allpoint Network surcharge-free ATM locations



The World's Largest Surcharge-Free ATM Network. Over 60,000 surcharge-free ATM locations worldwide. Find a location near you at www.allpointnetwork.com

Benefits:

- Cashless transactions protect your money from theft
- No more check cashing fees, purchasing money orders or waiting on your paycheck
- Better money management and more accurate budgeting when you track your transactions from your smart phone, on-line, or over the phone

What makes us different?

The difference between the Global Cash Card paycard and some other debit cards is the simple concept of providing Anytime Access to your money in a variety of ways so you can manage your money with minimal fees

"No Hidden Fees" Detail
PAYCARD PROGRAM

ENROLLMENT FEE	NO FEE
ANNUAL FEE/MONTHLY FEE	NO FEE
REWARDS PROGRAM	NO FEE
CARD REPLACEMENT	NO FEE
PIN CHANGE	NO FEE
AUTOMATED TELEPHONE	NO FEE
OPERATOR ASSISTED TELEPHONE	NO FEE
WEB SITE LOGIN	NO FEE
INACTIVITY FEE / MONTHLY	\$3.00

(AFTER NINETY (90) DAYS OF NO TRANSACTIONS – LOADS ARE TRANSACTIONS)

FIRST TRANSACTION PER PAY PERIOD	NO FEE
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POINT OF SALE – UNITED STATES

SIGNATURE PURCHASE	NO FEE
PIN PURCHASE	NO FEE
DECLINE – SIGNATURE	\$0.80
DECLINE – PIN	\$0.50

POINT OF SALE – OUTSIDE UNITED STATES

SIGNATURE PURCHASE	NO FEE*
PIN PURCHASE	\$1.75
DECLINE – SIGNATURE	\$1.50
DECLINE – PIN	\$1.25

*CURRENCY CONVERSION FEE MAY APPLY

ATM – UNITED STATES

WITHDRAWAL (ALLPOINT)	NO FEE
WITHDRAWAL (OUTSIDE OF ALLPOINT NETWORK)	\$1.75
OTHER TRANSACTIONS	\$1.00

ATM – OUTSIDE UNITED STATES

WITHDRAWAL	\$3.50*
OTHER TRANSACTIONS	\$3.25

BALANCE INQUIRY

ONLINE/IVR/LIVE CUSTOMER SERVICE	NO FEE
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MONEY TRANSFER WORLDWIDE (CARD TO CARD)

\$1 - \$2500 (DAILY LIMIT IS \$2,500)	NO FEE
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BILL PAY

CARDHOLDER DIRECT TO MERCHANT	NO FEE
ONLINE	NO FEE
CONVENIENCE CHECK	NO FEE