

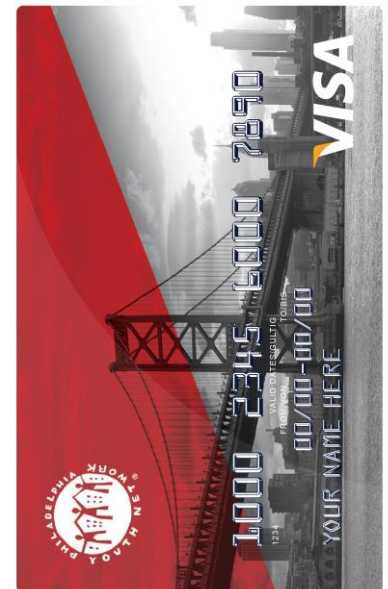
Fees for Common Transactions		How to Avoid Unnecessary Fees	Manage Your Card Account for No Fee ¹
Purchases	No Charge ¹	<ul style="list-style-type: none"> • Use Allpoint or Citizens ATMs to avoid an ATM surcharge. Visit www.allpointnetwork.com and www.citizensbank.com to find ATMs near you. • Check your balance for no fee¹ online, by phone or with text alerts. Avoid being charged a fee to check your card account balance at an ATM. • Always know your balance! Avoid being charged a purchase decline fee for trying to spend more than the balance on your card. • Make purchases using your PIN and get cash back for no additional fee.¹ 	<p>By Phone: 1-866-578-0068</p> <ul style="list-style-type: none"> • Activate your card • Check your card balance • Report your card lost/stolen • Change your PIN • Speak to a customer service agent for assistance <p>Online at www.paychekplus.com</p> <ul style="list-style-type: none"> • Activate your card • View card balance and transaction history • Update personal information and PIN • Sign up for features • Get helpful tips <p>On the go with the Prepaid CardConnect Mobile App²</p> <ul style="list-style-type: none"> • View card balance and transactions • Set up and manage text alerts² • Find nearby ATMs
Cash Back with Purchase	No Charge ¹		
Text Alerts ²	No Charge ¹		
Allpoint ATM Withdrawal ³	No Charge		
Send Funds from Card to Bank Account	\$1.50		
Replacement Card	No Charge		
ATM Withdrawal Decline	\$1.25		
Purchase Decline	\$.50		
<p>Fee Waivers - Once per pay period, the fee will be waived for the first of the following transactions you make after your pay is loaded to your card:</p> <ul style="list-style-type: none"> • USPS Money Order Purchase • ATM Withdrawal (Allpoint or other)³ • Send Funds from Card to Bank Account 			

¹ While these features are available for no fee, certain other transaction fees and costs, terms, and conditions are associated with the use of this Card. See the Cardholder Agreement at www.paychekplus.com for more details.

² Standard messaging and data rates from your service provider may apply.

³ You may use your card to withdraw cash from an ATM a maximum of 3 times per day.

Get Cash from an ATM	Make a Purchase Using Your PIN
<ul style="list-style-type: none"> • Insert your card • Enter your PIN • Select “Checking” • Enter the amount you want • ATM will display the fee amount, if any • Accept the fee • Take your cash, card and receipt <p>Don't forget to take your card when the transaction is complete.</p> <p>Never give your PIN to anyone or keep it with your card.</p> <p>Sign the back of your card and carry ID with you.</p>	<ul style="list-style-type: none"> • Swipe your card • Select “Debit” • Enter your PIN <ul style="list-style-type: none"> ○ If you want cash back, select “Yes” ○ Choose the amount of cash you want and accept the total if it is correct • Take your purchase, cash, receipt and card
	Make a Signature Purchase
	<ul style="list-style-type: none"> • Swipe your card • Select “Credit”. • Verify the amount and select “Yes” if it is correct • Sign your name • Take your purchase, receipt and card



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