The Platinum smiONE™ Visa® Prepaid Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. Card may be used everywhere Visa debit cards are accepted.

You do not have to accept this prepaid card. You have several options to receive your payments: direct deposit to your checking or savings account; direct deposit to your own prepaid card; or direct deposit to this prepaid card. Choose the option that is best for you.

<table>
<thead>
<tr>
<th>Monthly Fee</th>
<th>Per Purchase</th>
<th>ATM Withdrawal</th>
<th>Cash Reload</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$0</td>
<td>$0 in-network</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$2.50 out-of-network</td>
<td></td>
</tr>
</tbody>
</table>

- **ATM Balance Inquiry**: $0.50 per inquiry
- **Customer Service**: $0 per call
- **Inactivity**: $0 per month

*smiONE charges 1 other type of fee. It is:*

- **Expedited Card Replacement Shipping**: $20.00 per request

*No overdraft/credit feature.*

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the Cardholder Agreement, or call 1-855-816-9711 (if calling from outside the U.S., please call 1-701-989-6556) or visit smionecard.com.