

P.O. Box 2136

Austin, TX 78768

Dear Valued Customer,

Please read the following information carefully. If you have any questions about this letter, please call Customer Service at **1-877-849-3249**.

This is an important notice regarding your Brink's Prepaid Mastercard® issued by Axos Bank® (formerly BofI Federal Bank), Member FDIC, and serviced by Netspend Corporation (your "Card Account").

Effective May 1, 2020, your Card Account will change to the Brink's Money Prepaid Mastercard® and Republic Bank & Trust Company, Member FDIC, will replace Axos Bank as the issuing bank for your Card Account. A summary of some related changes to your Card account which take effect on **May 1, 2020** are outlined below:

- **Issuing Bank:** Your Card Account will be transferred from Axos Bank to Republic Bank & Trust Company, the new issuing bank and all funds in your account will be held at Republic Bank & Trust Company. Of importance:
 - Any direct deposit of funds, as well as any automatic payments you have authorized, will **NOT** be affected.
 - Your Personal Identification Number ("PIN") will **NOT** be affected.
- **Fee Updates:** The following fees applicable to your Card Account will be increased or decreased, as defined in the below table.

Fee Name	Current Fee Amount	New Fee Amount
Signature Purchase Transaction Fee	\$1.00	\$1.50
PIN Purchase Transaction Fee	\$2.00	\$1.50
Over-the-Counter ("OTC") Withdrawal Fee at a Financial Institution	\$2.50	\$3.00
Foreign Transaction Surcharge	3.5%	4.0%
ATM Withdrawal Fee – International	\$4.95	\$0
ATM Balance Inquiry Fee – International	\$0.50	\$0
Additional Card Fee	\$9.95	\$0
Additional Statement Mailing Fee	\$5.95	\$0
Stop Payment Fee	\$10.00	\$0

- MoneyGram Bill Payment Service: The MoneyGram bill pay service will no longer be available. Payments initiated on or before April 30, 2020 will be processed as usual, but the service will be removed from the Online Account Center on May 1, 2020.
- Program Name: The name of your Card Account Program will change to the Brink's Money Prepaid Mastercard.
- FDIC Insurance: Funds in your account will continue to receive FDIC insurance, through Republic Bank & Trust Company, Member FDIC, up to the FDIC's applicable insurance coverage limit.
- Customer Service: Netspend will remain the servicer of your account. Continue to contact us at the number on the back of your card or at **1-877-849-3249**.
- Online Access: You can still manage your account through your Online Account Center or Mobile App. You may continue to use your current login credentials.
- References to Republic Bank & Trust Company: All references for your Card Account will show Republic Bank & Trust Company as your issuing bank. This includes, for example, transaction histories and statements, cardholder notices, and the Online Account Center.
- Privacy Policy: On the Effective Date, the Privacy Policy governing your Card Account will be replaced with a new Republic Bank & Trust Company Privacy Policy, which is enclosed. Please read it carefully and keep it for future reference. If you wish to opt out of the information sharing practices under the new Privacy Policy, please fill out and submit the mail-in form and/or call the number provided in the new Privacy Policy. If you have any questions, please contact Customer Service.
- Cardholder Agreement: As of May 1, 2020, your existing Cardholder Agreement will be replaced with an updated version and the terms of that Cardholder Agreement will apply to your Card Account. For reference, your existing Cardholder Agreement as well as your update Cardholder Agreement are available in the Online Account Center www.brinksprepaidmastercard.com/account/login. The terms of your updated Cardholder Agreement will be effective on and after May 1, 2020, and will include the changes summarized below. Please note that this is a summary of changes and may not include all changes to your Cardholder Agreement. If you would like to request a copy of your updated Cardholder Agreement, please contact Customer Service at **1-877-849-3249**.

Update #1: In the *"Authorized Users/ Secondary Cardholders"* and *"Loading Your Card Account"* sections, we removed references to the Additional Card Fee because it is no longer applicable to your Card Account.

Update #2: In the *"Using Your Card and Virtual Account/Limitations"* section, we added the following limits for Account-to-Account Transfers:

Account-to-Account Transfer	\$1,500.00	Per day, incoming or outgoing; maximum of four (4) transfers.
	\$2,500.00	Per rolling seven (7) day period, incoming or outgoing; maximum of ten (10) transfers.

	\$3,500.00	Per rolling thirty (30) day period, incoming or outgoing; maximum of forty (40) transfers.
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Update #3: In the “*Preauthorized Debits and Credits*” section, we removed references to the Stop Payment Fee because it is no longer applicable to your Card Account.

Update #4: In the “*Card Account Balance / Periodic Statements*” section, we removed references to the Additional Statement Mailing Fee because it is no longer applicable to your Card Account.

Update #5: The “Miscellaneous” section has been updated to reflect that the Cardholder Agreement will be governed by the laws of the Commonwealth of Kentucky except to the extent governed by federal law.

Update #6: We updated the “*Arbitration Clause*” to remove the provision that provides that you will not be required to reimburse us for fees in connection with an arbitration proceeding if the arbitrator issues an award in our favor.

If you have questions this notice or wish to avoid these changes by closing your Card Account prior to the effective date, please call the toll-free telephone number on the back of your card or Customer Service at **1-877-849-3249**.

Sincerely,

Your Customer Service Team at Netspend

The Brink’s Prepaid Mastercard is issued by Axos Bank® pursuant to license by Mastercard International Incorporated. Axos Bank, Member FDIC.

The Brink’s Money Prepaid Mastercard is issued by Republic Bank & Trust Company pursuant to license by Mastercard Incorporated. Republic Bank & Trust Company, Member FDIC.

Netspend, a Global Payments Company, is a registered agent of Axos Bank and Republic Bank & Trust Company. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use of the Card Account is subject to activation, ID verification, and funds availability. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement for details.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Card may be used everywhere Debit Mastercard is accepted.