

This is an important notice regarding your Netspend® H-E-B® Visa® Prepaid Card Account issued by Axos Bank® (formerly BofI Federal Bank), Member FDIC, and serviced by Netspend Corporation (your "Card Account"). Effective January 28, 2020, MetaBank®, Member FDIC, will replace Axos Bank as the issuing bank for your Card Account. As a result, some changes will occur on that date.

Please read the following information carefully. If you have any questions about this letter, please call Customer Service at **1-86-NETSPEND/1-866-387-7363**.

- Issuing Bank: Your Card Account will be transferred from Axos Bank to MetaBank, the new issuing bank and all funds in your account will be held at MetaBank. 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.
 - This is only a change in your issuing bank. The terms and fees associated with your Card Account will otherwise remain the same. For reference, your existing Cardholder Agreement is available in the Online Account Center at www.hebprepaid.com.
- FDIC Insurance: Funds in your account will continue to receive FDIC insurance, through MetaBank, 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 **1-86-NETSPEND/1-866-387-7363**.
- Online Access: You can still manage your account through your Online Account Center or Mobile App. You may continue to use your current log-in credentials.
- References to MetaBank: All references for your Card Account will show MetaBank 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 MetaBank Privacy Policy, which you can see [here](#). 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 print, 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.

If you have questions, please call the toll-free telephone number on the back of your card or Customer Service at **1-86-NETSPEND/1-866-387-7363**.

The Netspend® H-E-B® Visa® Prepaid Card is issued by Axos Bank® or MetaBank® pursuant to a license from Visa U.S.A. Inc. Axos Bank or MetaBank, Members FDIC. Netspend, Global Payments Company, is a registered agent of Axos Bank or MetaBank. Card may be used everywhere Visa debit cards are accepted. 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.

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Netspend
P.O. Box 2136, Austin, TX 78768