

Dear Valued Customer,

This is important information about your Savings Account linked to your PORTE Account (“Account”), offered by MetaBank®, National Association, and serviced by Netspend®.

If you have any questions about this letter or wish to avoid these changes by closing your Savings Account for no fee prior to the effective date, please call Customer Service at **1-800-267-7080**.

NOTICE OF IMPORTANT CHANGES TO YOUR SAVINGS ACCOUNT

Effective January 1, 2022, the changes described below will apply to your Savings Account. For reference, your existing Savings Account Agreement is available in the Mobile App and, on and after the effective date, will be replaced with an updated Savings Agreement containing the changes described below. If you would like to request a copy of your updated Savings Agreement, please contact Customer Service at **1-800-267-7080**. Please refer to the updated Savings Account Agreement for all other terms and conditions that are unaffected by the changes described below.

Update #1: The interest rate earned on an average daily balance of **\$15,000.00 or less will be reduced from 2.97% with an APY of 3.00%, to 0.20% with an APY of 0.20%**. You may, however, earn a higher interest rate of 2.97% with an APY of 3.00% on an average daily balance of \$15,000.00 or less if you meet the following qualifications during a calendar quarter: (i) receive at least \$3,000.00 in Qualifying Direct Deposits of payroll, pension, or government benefits payments from an employer or government agency into your Porte Spending Account in a calendar quarter, AND (ii) make at least fifteen (15) Qualifying Debit Card Purchase Transactions with a merchant for goods or services (excludes transfers and/or cash withdrawals) from your Porte Spending Account within a calendar quarter.

You must meet the criteria for both the Qualifying Direct Deposit and Qualifying Debit Card Purchase Transactions during the calendar quarter in order to earn the higher interest rate for such quarter. The Bonus Savings Rate does not apply to the portion of an average daily balance greater than \$15,000.00.

Update #2: The interest rate earned on the portion of any average daily balance **greater than \$15,000.00 will be reduced from 0.49% with an APY ranging from 3.00% to 0.50%, to 0.20% with an APY ranging from 3.00% to 0.20%**.

Update #3: In the *“Information About Your Right To Dispute Errors”* section of your Savings Agreement, we’ve updated the email address to contact us to report errors, from customerservice@portebanking.com to humansupport@cs.portebanking.com.

If you have any questions about this notice or the Savings Account, please call Customer Service at **1-800-267-7080**.

Sincerely,

Your PORTE Account Customer Service Team

P.O. Box 2136
Austin, TX 78768-2136
1-800-267-7080

PORTE is a deposit account established by MetaBank®, National Association, Member FDIC, and the Visa Debit Card is issued by MetaBank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Netspend is a service provider to MetaBank, N.A. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787.