

Netspend Corporation
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Austin, Texas 78768-2136



1-800-214-5483
www.wunetspendprepaid.com

Dear Valued Customer,

This is important information about upcoming changes to your Western Union® Netspend® Prepaid Mastercard® account issued by MetaBank®, Member FDIC, and serviced by Netspend.

If you have any questions about this letter or wish to avoid these changes by closing your Card Account prior to the effective date, please call Customer Service at **1-800-214-5483**.

NOTICE OF CHANGE IN TERMS TO YOUR CARDHOLDER AGREEMENT

Effective February 20, 2020, the changes described below will apply to your Card Account. For reference, your existing Cardholder Agreement is available in the Online Account Center at www.wunetspendprepaid.com/account and, on and after the effective date, will be replaced with an updated Cardholder Agreement with the changes described below. If you would like to request a copy of your updated Cardholder Agreement, please contact Customer Service at **1-800-214-5483**.

Update #1: The following fees applicable to your Card Account listed in the “*List of all fees associated with your Western Union® Netspend® Prepaid Mastercard*” section of your Cardholder Agreement have been increased or decreased, as defined in the table below. Except as noted below, the fees applicable to your Card Account have not changed.

| Fee Name | Current Fee Amount | New Fee Amount as of 2/20/2020 |
|--|--------------------|--------------------------------|
| 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 | \$3.95 | \$0 |
| Additional Statement Mailing Fee | \$5.95 | \$0 |
| Stop Payment Fee | \$10.00 | \$0 |

Update #2: In the “*Opening a Card Account (Identity Verification); Registration/Activation*” section, we removed a reference to Account-to-Account transfers because the functionality is not available on your Card Account.

Update #3: 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and “*Loading Your Card Account*” sections, we removed references to the Additional Card Fee because it is no longer applicable to your Card Account. In addition, in the “*Loading Your Card Account*” section, we removed a reference to Account-to-Account transfers because the functionality is not available on your Card Account.

Update #4: In the *“Using Your Card and Virtual Account/Limitations”* section, we clarified that for security reasons, we may suspend your ability to make transactions or further limit the amount or number of transactions you can make with your Card, Account Number, or Virtual Account in addition to the limits described in that section.

Update #5: 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 #6: In the *“Transactions Made in Foreign Currencies and/or with Merchants Located in Foreign Countries”* section, we updated the statement concerning fee refunds for credit returns for foreign transactions. As of the Effective Date, if a Foreign Transaction results in a credit due to a return, we will not refund any Foreign Transaction Surcharge that may have been charged in connection to your original purchase.

Update #7: 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 #8: We updated the *“Arbitration Clause”* section to expand and clarify the rights and obligations of the parties.

Sincerely,

Your Customer Service Team

The Western Union Netspend Prepaid Mastercard is issued by MetaBank®, Member FDIC, pursuant to license by Mastercard International Incorporated. Netspend, a Global Payments Company, is a registered agent of MetaBank. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. The Western Union Netspend Prepaid Mastercard may be used everywhere Debit Mastercard is accepted.

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