

FINTWIST PAYCARD BEST PRACTICES

• Follow these simple tips to get the most out of your new paycard •

Checking Your Balance

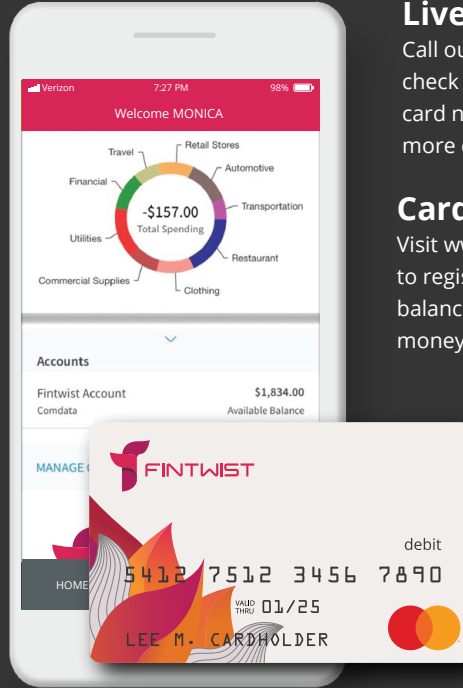
Don't Check Your Balance at an ATM (you will be charged a fee). Check it for FREE using: Mobile App, www.fintwistsolutions.com, text alerts², or by calling our automated system at 1-888-265-8228

Getting Cash

Swipe your card as debit and select cash back at the grocery store. There's a nominal fee of \$1.25 and you can enter exactly the amount of cash you need.

Using Your Card

Use your card online for purchases or to pay bills. At the grocery store (or other merchants), swipe as CREDIT for purchases (FREE), or swipe your card as DEBIT and select cash back to get cash.



Live Support & IVR

Call our automated system at 1-888-265-8228 to check your balance and more. You will need your card number. Speak to a live agent for anything more complex. 24/7/365.

Cardholder Website

Visit www.fintwistsolutions.com and click on "Sign In" to register and create an account. Here, you can check balance, track spending, manage alerts, transfer money, and pay your bills with our Bill Pay service¹.

Mobile App

Download the Fintwist Mobile App in the App Store[®] or Google Play[®] store to: track spending & payments, restrict card if lost, transfer money, and pay your bills.



App Store[®] is a trademark of Apple Inc.




Google Play[®] is a trademark of Google Inc.

HIGHLIGHTED CARDHOLDER FEES

• For a complete and updated list of fees associated with this card refer to your Cardholder Agreement •

COMPLIMENTARY SERVICES

Direct Deposit	NO FEE
ATM Withdrawals, In-Network 	NO FEE
Bank Teller Withdrawal at Mastercard Member Banks	NO FEE
Point of Sale - Credit (Signature)	NO FEE
Point of Sale - Refund (Signature)	NO FEE
Online Shopping	NO FEE
Text Message Alerts ²	NO FEE
Mobile App	NO FEE
Electronic Statements	NO FEE
Customer Service Interactive Voice Response (IVR)	NO FEE
Website: www.fintwistsolutions.com	NO FEE

OPTIONAL SERVICES

Point of Sale - Debit (PIN)	\$0.65
Point of Sale - Debit with Cashback (PIN)	\$1.25
Point of Sale - PIN Based Decline	\$0.80
Point of Sale - Signature Based Decline	\$0.80
ATM Withdrawals, Out-of-Network	\$3.95
ATM Balance Inquiry	\$3.95
ATM Decline Fee	\$3.95
Comcheck (request check written from Fintwist account)	\$3.00
Inactivity Fee (per month after 180 consecutive days of inactivity)	\$2.95
Companion Card or Lost / Expired Card (per request) (one free per year)	\$5.00
Cross Border Currency (Per International Transaction)	1.1%