

PAYFORWARD FEE DISCLOSURES

PayForward® Visa® Prepaid Card Program

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload Fee
\$0.00	\$0.00	\$3.00	Not Applicable
ATM Balance Inquiry			\$0.50
ATM Decline			\$0.50
Customer Service (automated or live agent)			\$0.00
Inactivity [After 12 months of no transactions]			\$2.00 per month
We charge two other types of fees. They are:			
Foreign Transaction Fee			3% of Purchase Amount
Paper Check Fee (per check requested)			\$10.00
<p>There is no overdraft/credit feature. Your funds will be held at Stride Bank, N.A., an FDIC-insured institution.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services inside the card package, or call 844-944-9273 or visit PayForward.com and click the link to the Cardholder Agreement at the bottom of the page.</p>			

PayForward Linked Card (Virtual Account) Program

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload Fee
\$0.00	\$0.00	Not Applicable	Not Applicable
Customer Service (automated or live agent)			\$0.00
Inactivity [After 12 months of no transactions]			\$2.00 per month
We charge one other type of fee. It is:			
Paper Check Fee (per check requested)			\$10.00
There is no overdraft/credit feature.			

Your funds will be held at Stride Bank, N.A., an FDIC-insured institution.

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**PayForward Blue Rewards® Visa Prepaid Card Program
(Wellness Incentive Rewards)**

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload Fee
\$0.00	\$0.00	Not Applicable	Not Applicable
Customer Service (automated or live agent)			\$0.00
Inactivity [After 12 months of no transactions]			Not Applicable

There is no overdraft/credit feature.

Your funds will be held at Stride Bank, N.A., an FDIC-insured institution.

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