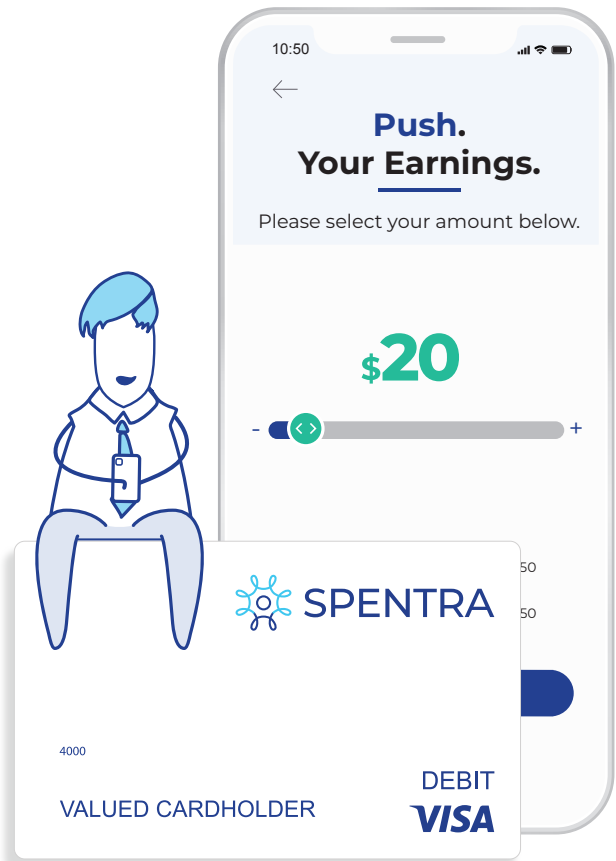


Get Paid. Your Way.

Finally, a payroll card that lets you manage the funds you know you have.

The Spentra Card comes with a patented feature, Money Earned®. It's an employee benefit that allows you to access up to 50% of your earned net wages at the time of request, directly through the Spentra app.

Load your Money Earned directly onto your Spentra Card anytime and use anywhere Visa® debit is accepted!



The Spentra Visa® Payroll Card

Mobile Banking

Access To Your Money

- View your current balance
- View your card activity
- Block/Unblock your card
- Reset your PIN
- Enroll and manage text alerts*
- ATM Finder for surcharge-free withdrawals at Money Pass®ATMs
- Money Earned®, our patented benefit, allows you to access up to 50% of your net wages at time of request
- Support directly from the Spentra app



No Hidden Fees

We Really Mean It

- No fee to employers or employees for card
- Over 38,000 surcharge-free MoneyPass®ATMs
- No monthly maintenance fees
- No minimum balance requirements or fees
- No ACH deposit fees
- No POS PIN based transaction fees
- No POS Signature based transaction fee
- See complete Fee Schedule at www.spentra.com



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