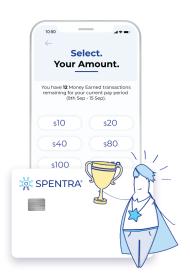


How to get it.

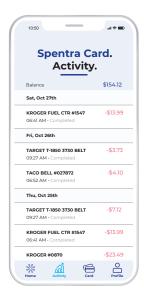
Whether you are looking for wage access or a no cost direct deposit option, you can get your Spentra Mastercard by requesting it from your HR.

Once you have it, download your app and register your card using the QR code on the back of this brochure. IOS or Android is supported.



Mobile Banking.

- · 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 Allpoint® ATMs
- Money Earned®, allows you to access up to 50% of your net wages anytime,anywhere.
- Tech Support directly from the Spentra app



No hidden fees.

- · No fee to employees for card
- Over 55,000 surcharge-free Allpoint® ATMs
- No monthly maintenance fees
- · No minimum balance fees
- · No ACH deposit fees
- No POS PIN based transaction fees
- No POS credit/ Signature based transaction fee
- · See complete Fee Schedule at spentra.com

