Title: Gamestop Wallet Questions...Crypto Noob

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Hi everyone, I have a few questions that I am hoping someone could answer for me. I downloaded the chrome extension and got a new Gamestop wallet. Looks like I need to pay to activate my level 2? If that is the case, does that mean I need to also pay to activate my level 1?

Also I read for safety you should keep your stuff (crypto, NFT) in one level and only use the other level for transactions. If that is the case does that mean I have 2 different wallet addresses? 1 for level 1 and 1 for level 2?

Sorry I have been trying to read the GS wallet FAQ but this is so new to me and I feel lost. Also is the only way to activate my wallet by buying with a credit card/debit card? Can I try to mint some coins to cover this cost?