

The enclosed signage is provided as an example of compliant Social Justice Fee disclosure. FIs are free to develop their own signage that meets transparent fee requirements and permission is supplied to combine brand messages if more than one mortgage or municipal bond or other financial product is used.

Compliance with Ginicoe's requirements does not imply compliance with any relevant State laws.

**Point-of-Entry Disclosure Example**

We collect a Ginicoe Fee on all card transactions that adjusts to your Social Justice Outerchange Rating (SoJOR). We then match the value of your fee by 100%.

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