

VENDORReturnAddress1
VENDORReturnAddress2
VENDORReturnAddress3

9999999 1

This is not a credit card or credit card offer. You have received this **PREPAID** reward card because you participated in a loyalty, award, promotion, or rebate program.



VENDORAddress1
VENDORAddress2
VENDORAddress3

CarrierReference 407649.50 U w ATM

1

Activation Required at MyPrepaidCenter.com

Parlez-vous français? Visitez notre site Web. / ¿Habla español? Visite nuestro sitio web.

Your Universal Visa® Prepaid Card

YOU CAN USE YOUR CARD everywhere Visa debit cards are accepted (**except gas pumps**).

GET 5% BACK on purchases made with your card at select merchants. Visit MyPrepaidCenter.com for the complete list.

TO AVOID A DECLINE, review the reverse of this page or visit MyPrepaidCenter.com before using your card, especially at **gas stations, restaurants, hotels, car rentals or ATMs**. Restrictions apply.

Note: If you make a return, exchange, or void a transaction, the credit will generally be applied within 7 business days; credits from hotels and car rentals can take up to 30 days. See back of carrier for details.

Visit MyPrepaidCenter.com to:

- Activate your card
- Enhance security with email/text alerts (see reverse for details)*
- Set your PIN for ATM access
- Check your card balance
- View recent transactions

CarrierMessage-Line1
CarrierMessage-Line2

2

SWIPE AS CREDIT
(although the card says debit)

3

Only swipe for available
CARD BALANCE OR LESS

4

Use before the
EXPIRATION DATE
printed on the card

For more information regarding this prepaid reward card and the 5% back feature, read and retain the materials enclosed in the card packet and on the back of this page, or visit MyPrepaidCenter.com. CARDHOLDER AGREEMENT TERMS APPLY.

IMPORTANT THINGS YOU NEED TO KNOW ABOUT THIS PREPAID CARD (the “Card”)
Visit **MyPrepaidCenter.com** for Card balance, transactions, frequently asked questions, and more.
THIS CARD CANNOT BE USED FOR RECURRING PAYMENTS.

ATMs/PINs To set or reset your PIN, visit MyPrepaidCenter.com or call the number on the back of the Card and use the automated system. If you prefer to also use a PIN for in-store purchases, select debit, not credit.

GAS STATIONS The Card will decline if used at the pump. You must go inside the station to use the Card.

PLEASE ACCOUNT FOR POSSIBLE TAXES, GRATUITY OR FEES

Some merchants (including but not limited to restaurants, bars, salons, spas, hotels, transportation services, car rentals and cruise lines) may seek an authorization of up to 20% above the purchase amount to cover the gratuity or other expenses. In such cases, your transaction will be approved if the Card balance will cover the transaction amount plus up to 20%.

- **RESTAURANTS:** If the Card is declined due to overauthorization, swipe the Card for a lesser amount, add the gratuity up to the available Card balance, and sign the receipt. Use a second form of payment for the remainder of the bill.
- **HOTELS:** Only use the Card when you check out. Do not use the Card to make reservations or at check-in. Doing so will cause the Card to decline at check-out and for up to 30 days thereafter. Additionally, hotels often seek authorization for 15% more than the bill to cover incidentals. If this occurs, the Card balance must cover this amount or it will decline.
- **CAR RENTALS:** Only use the Card at the completion of your rental. Do not use the Card to make the reservation or when picking up the car. Doing so will cause the Card to decline when you return the car and for up to 30 days thereafter.

5% BACK

Cardholders receive a bonus back on the Card in the amount of 5% of all signature-based purchases made at participating U.S. merchants, as listed at MyPrepaidCenter.com/site/5-back. PIN-based purchases, purchases made at participating merchant locations outside of the U.S., and purchases of gift cards made with this Card, may not be eligible for 5% bonus calculations. See website for details. This optional offer is not a Metabank® product or service nor does Metabank endorse this offer.

CALLING ON BEHALF OF THE CARDHOLDER

Card information may only be provided to the actual cardholder. Contact Customer Service to authorize a third party to receive information on your behalf.

PROBLEMS AT THE POINT OF SALE

Call the number on the Card back and Customer Service can assist the merchant.

***ENHANCE SECURITY**

Visit MyPrepaidCenter.com to opt in to receive available balance and transaction debit and credit alerts. Text messaging restrictions apply. Standard text message and data rates, fees, and charges may apply.

RECORD THE NUMBERS

Record the Card number and the Customer Service number on the back of the Card. You will need this information if the Card is lost or stolen.

LOST OR STOLEN CARD

If the Card is lost or stolen, call Customer Service immediately and provide the Card number. If you call before the expiration date, you will be sent a new Card with the remaining balance at the time of your call. Fees may apply.

USING MULTIPLE FORMS OF PAYMENT

Use the Card last when using multiple forms of payment, so the amount due is the same or less than the Card balance.

ONLINE PURCHASES

If your name does not appear on the Card, you will need to register it at MyPrepaidCenter.com before using it online.

PROGRAM-RELATED QUESTIONS

For funding and program-related questions, please contact your program administrator.

INTERNATIONAL USE

Although many European countries use EMV technology (a chip and PIN or chip and signature), the Card can be used without EMV by asking the merchant to swipe the Card and select credit. If the merchant refuses to process the Card, please report the problem at <https://usa.visa.com/merchantviolation/index.jsp>. Additionally, before using the Card outside the U.S. and Canada, view the list of prohibited countries at MyPrepaidCenter.com. Prohibited countries are subject to change.

CARDHOLDER AGREEMENT

Please read and retain this Cardholder Agreement, which begins below and continues on the enclosed materials.

Fees Associated With This Prepaid Card

Monthly Card Account Management Fee

Subject to applicable law, an account management fee will be deducted each month following the expiration date for as long as there are funds remaining on the Card. See the fee schedule to the right for details.

Post-Expiration Check Issuance Fee

The Card expires after midnight EST on the last day of the month of the valid thru date on the front of the Card. However, the funds do not expire. After Card expiration, you may request issuance of a check with the remaining balance, minus a \$10 check issuance fee that will be deducted from the remaining balance. The Card must have a remaining balance in excess of \$10 to be eligible to request issuance of a check.

Description	Fee
Currency Conversion Fee	2%
ATM Withdrawal Fee – U.S. / International	\$2.50 / \$3.50
ATM Balance Inquiry – U.S. / International	\$1.00 / \$1.00
Card Reissue or Replacement Fee (first at no charge)	\$15.00
Post-Expiration Check Issuance Fee (balance adjustment debit cardholder)	\$10.00
Expedited Delivery Fee	\$20.00
Monthly Card Account Management Fee for Reloadable Cards (begins after card expires)	\$2.50
Monthly Card Account Management Fee for Non-Reloadable Cards (begins after card expires)	\$3.95
Description	Limit
Number of Daily ATM Transactions	2
Daily Withdrawal Limit	\$500

This card is issued by MetaBank®, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Participating merchants are subject to change. For patent information, visit blackhawknetwork.com/patent.