

## Choosing Independence Prepaid Visa<sup>®</sup> Card

Monthly fee	Per purchase	ATM Withdrawal	Cash reload
<b>\$4.99*</b>	<b>\$0.00</b>	<b>\$0</b> in-network <b>\$3.00</b> out-of-network	<b>\$4.95**</b>
ATM balance inquiry (in-network or out-of-network)			\$0
Customer Service			\$0 per call
Inactivity (after 12 months with no transactions)			\$0
<b>We charge 4 other types of fees. Here are some of them:</b>			
Bank Teller Withdrawal			\$3.00
Replace Card (regular or expedited)			\$4.99 or \$34.99
<p>*Fee starts 10 days after you activate your card. This fee is waived if you make at least \$750 of non-PINNEED purchases during the previous billing cycle</p> <p>**This fee can be lower depending on how and where this card is used.</p>			
<p><b>No overdraft or credit-related fees.</b></p> <p>Register your device with Cascade Financial Technology Corp for FDIC insurance eligibility and other protections.</p> <p>For more information about prepaid cards, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a>.</p> <p>Find details and conditions for all fees and services, <b>888-304-6332</b> or visit <a href="http://www.choosingindependencocard.com">www.choosingindependencocard.com</a></p>			

The Choosing Independence Prepaid Visa<sup>®</sup> Card has been issued to you by Metropolitan Commercial Bank (Member FDIC). The Purchase Price for this card account is \$3.99. The Activation Fee for this card account is \$0.00. The Program Manager for this card is Cascade Financial Technology Corp.