

## Union Plus All-In-One Prepaid Visa® Card

Monthly fee	Per purchase	ATM Withdrawal	Cash reload
<b>\$7.95†</b>	<b>0.50*</b>	<b>\$0</b> in-network <b>\$3.95</b> out-of-network	<b>\$4.95**</b>
ATM balance inquiry (in-network or out-of-network)			\$0 or \$1.00
Customer Service			\$0 per call
Inactivity (after 32 days with no cardholder initiated transactions)			\$7.95 per month
<b>We charge 11 other types of fees. Here are some of them:</b>			
Replacement Card			\$7.95
Bank Teller Withdrawal			\$3.95
<p>†This fee will be \$4.95 when you load \$750 or more to your Card via direct deposit in the previous monthly period.</p> <p>*This fee can be lower depending on how and where this card is used.</p> <p>**We do not charge for this service. However, retailers will charge directly for this service.</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>844-940-1229</b> or visit <a href="http://www.unionallinone.com">www.unionallinone.com</a>.</p>			

The Union Plus All-In-One Prepaid Visa® Card has been issued to you by Metropolitan Commercial Bank (Member FDIC). The Purchase Price for this card account is \$0.00. The Activation Fee for this card account is \$0.00. The Program Manager for this card is Cascade Financial Technology Corp.