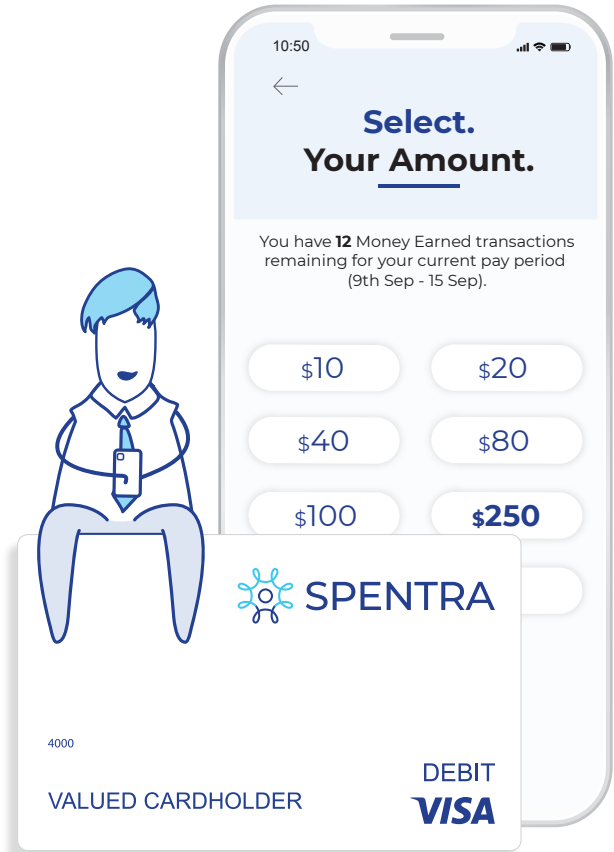


Get Paid. Your Way.

A complete pay access solution designed to improve financial stability. Get early access to earned wages anytime, anywhere.

You can access up to 50% of your earned net wages at any time during your pay period for the small fee of \$1 per transaction for up to a \$100. Funds are loaded immediately to your Spentra Card.

All Money Earned transactions appear as a deduction on your paycheck. No waiting, no worries. We don't perform credit checks or report to any credit bureaus regarding your activity.

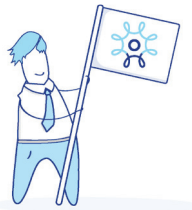


The Spentra Visa® Payroll Card

Mobile Banking

Access To Your Money

- View your current balance
- View your card activity
- Block/Unblock your card
- Reset your PIN
- Enroll and manage text alerts*
- ATM Finder for surcharge-free withdrawals at Money Pass®ATMs
- Money Earned®, our patented benefit, allows you to access up to 50% of your net wages at time of request
- Support directly from the Spentra app



No Hidden Fees

We Really Mean It

- No fee to employers or employees for card
- Over 38,000 surcharge-free MoneyPass®ATMs
- No monthly maintenance fees
- No minimum balance requirements or fees
- No ACH deposit fees
- No POS PIN based transaction fees
- No POS Signature based transaction fee
- See complete Fee Schedule at www.spentra.com



Download the Spentra app



The Spentra Visa® Payroll Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa® U.S.A., Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the card. You should consult your Cardholder Agreement and the Fee Schedule. If you have any questions regarding the card or such fees, terms, and conditions, you can contact us toll-free at 833-459-3443, 24 hours a day. The Spentra Visa® Payroll Card is not offered in Connecticut, Delaware, New Hampshire, New York, Rhode Island or Vermont.

The Money Earned® feature provided by Spentra, LLC is not sponsored, endorsed, administered by, or associated with Central Bank of Kansas City who has no liability in relation to the service.

Revision Update Nov.1, 2019