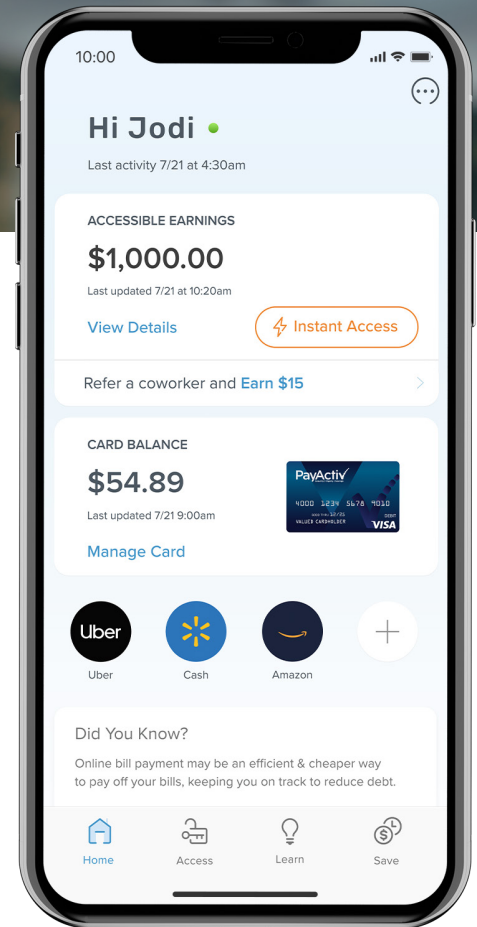


Financial Wellness
at Your Fingertips**Access Choice - \$1**

Access the money you've already earned to tackle life's expenses as they come.

- ✓ Access up to 50% of earned wages (\$500 max)
- ★ Unlimited transactions until the day is over†
- ✓ Quick transfers to the PayActiv Visa® Prepaid or Payroll Card
- 🏠 2-day transfers to any bank or card
- 💰 Electronic bill pay
- ℞ Prescription discounts FREE
- 💰 Easy savings tool
- 💬 Financial counseling
- 📦 AmazonCash load
- 🚗 Uber in-app service
- ⚡ Visa® Instant Deposit (+\$1.99/transaction)
- ✴️ Cash pickup from Walmart (+\$1.99/transaction)

**Access Freedom - \$0 with direct deposit**

Get everything from Access Choice and more.

Skip the \$1 fee and get bonus benefits when you set up direct deposit‡ of your paycheck to the PayActiv Prepaid or Payroll Card.

- ✓ Access up to 50% of earned wages (\$1,000 max)
- 🕒 Get your paycheck up to 2 days sooner* than payday

**Download the PayActiv App* today!**

* Standard data rates from your wireless service provider may apply.



† The \$1 covers all transactions until midnight PT. Fees are capped at \$3 for weekly pay periods and \$5 for biweekly pay periods.
‡ Successful verification required.
* Many (but not all) employers, government benefits providers, and other originators send direct deposits early with an effective date of 1-4 days later. Beginning with your second direct deposit of at least \$5 from the same source, Central Bank of Kansas City (CBKC) will post the funds to your (Program Name) prepaid card when we receive it, rather than on the effective date. This may result in your having access to the funds sooner. The date CBKC receives your direct deposit and the effective date are controlled by the originator.

The PayActiv Visa Prepaid Card and PayActiv Visa Payroll Card are 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 at Payactiv.com/Card. If you have questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 877-747-5862, 24 hours a day.
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