



You can bank on CHANGE[®]



The world is changing. Let us CHANGE yours for the better.

Have your paycheck deposited to CHANGE card for quick access to your money. Shop in stores, online, or by phone — anywhere Visa[®] debit is accepted!

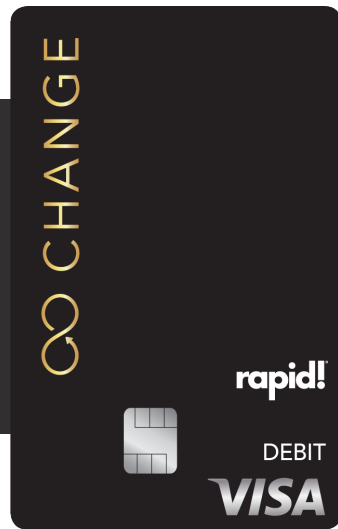
Available at participating staffing agencies only.
Ask your agency about CHANGE card.

- **Save time:** no more standing in line to cash checks or coming to work to pick up a check
- **Eliminate check cashing fees** — keep more of your hard-earned money and avoid check-cashing fees of 1-10%¹
- **Shop everywhere Visa debit cards are accepted** — in store, online, by phone
- **Pay bills and make purchases online 24/7**
- **Financial transparency** — CHANGE card means no bank overdraft or hidden fees.
- **Avoid the risk of carrying large amounts of cash** — Once your card is activated, if you ever lose or misplace it, the card can be turned off until you receive a replacement
- **CHANGE card is FDIC insured**
- **Access cash** at 78,000+ of surcharge-free ATMs across the U.S., as well as at Walmart stores²
- **Free 24/7 multilingual customer service**
- **Get cash back** with purchases, at no cost to you, at participating retailers.
- **No credit check required.** CHANGE is not a credit card, so no credit check is needed.
- **Save money** — start saving now by opening a savings account with CHANGE card. With no monthly fees, it's easy to transfer funds from your card and earn interest.
- **Real-time clearing and partial authorizations** for gas purchases and partial authorizations.
- **Monitor transactions easily** online, and via mobile app and text alerts³ — all at no charge.

¹ The Cost of Being Unbanked: Hundreds of Dollars a Year, Always One Step Behind, <https://nerdwallet.com/article/banking/unbanked-consumer-study>

² See Cardholder Agreement for ATM terms and conditions.

³ Message and data rates may apply.



CHANGE the way you bank

Whether you're looking to transfer money to a CHANGE card or to pay bills, we've got you covered.

Make everyday purchases is easy — from the grocery store, to the pharmacy, plus the convenience of getting cash back with purchases. Email and SMS transaction alerts³ keep you informed.

Enjoying your life is easy — from dining at your favorite spot, to fueling up your ride — access to your money is easy with your CHANGE Visa® debit card.

CHANGE the way you pay

Need to pay a bill? Whether it's rent, your mobile phone bill, or if you just need to pay back your friend or family member, paying with CHANGE is easy. Just add the payee name, address, account number, and enter the amount.

With CHANGE, you'll always know how much money you have. By logging into your CHANGE account, you can check your balance, as well as see whenever money has been added or removed from your account.

CHANGE is clear

With CHANGE, there are no bank overdraft fees. If you don't have the money to make a transaction, we will decline the transaction on your behalf. CHANGE is all in the open for you to see.

On the move? More than one job? CHANGE goes with you!

Once your account has been validated, you'll be able to add money to your CHANGE account from any job that you have. Login to find your CHANGE account and routing number, or download a direct deposit form to give to your new employer or benefits provider.

³ Message and data rates may apply.

The CHANGE® Visa pre-paid card is issued by Green Dot Bank, Member FDIC, pursuant to a license from Visa U.S.A., Inc. Visa is a registered trademark of Visa International Service Association. Green Dot Bank also operates under the following registered trade names: GO2bank, GoBank and Bonneville Bank. These registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage up to the allowable limits. Green Dot is a registered trademark of Green Dot Corporation.