

Save time and money every payday with CHANGE[®]

Provide your talent a CHANGE card at NO cost to your company. A CHANGE Visa[®] Prepaid Card, with increased convenience for all!

CHANGE is great for employers

- Our clients tell us our customer service, provided by our employer enrollment team and cardholder services, is our biggest differentiator.
- Reduce costs by eliminating paper checks
- Time savings each pay period
- More streamlined payroll delivery
- Zero employer fees
- Automated card inventory for multiple location inventory control

How does CHANGE work?

- CHANGE card works just like direct deposit, but the funds are deposited to the card instead of issuing a paper check each pay period.
- Talent can then immediately use the card to access their pay at ATMs, or to make a purchase at the point of sale.



Information intended for staffing agencies.
Do not distribute to CHANGE cardholders.

CHANGE card is issued by Green Dot Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. This card is accepted everywhere Visa debit cards are accepted. The savings account is established by Green Dot Bank, Member FDIC.

Talent can access their money when it's convenient for them

Great for talent

Pay your talent on a CHANGE card. They can have their pay automatically deposited to their paycard, giving them prompt access to their money the morning of every payday.

Card features

ATM network

The CHANGE card is currently a member of the Allpoint® and MoneyPass® surcharge-free ATM networks and provides talent surcharge-free ATM access at more than 78,000 locations in all 50 states nationwide. Additionally, CHANGE card can be used at any ATM outside the surcharge-free networks.

Pay at the pump with real-time clearing and partial authorizations

CHANGE eliminates gas holds with real-time clearing for gas purchases and partial authorizations.

Savings account

Talent can start saving now by opening a savings account with CHANGE card. With no monthly fees, it's easy to transfer funds from their card and earn interest.

Bill pay¹

Talent can pay bills the easy way online or by phone using the money on their card. It's simple, secure and convenient.

Cash-back rewards¹

Talent can make purchases that earn rewards and get cash back each month. It's that simple — no promo codes or coupons needed.

¹ This optional offer is not a Green Dot Bank product or service nor does Green Dot Bank endorse this offer.

Save money and time

- No more standing in line to cash checks
- No more check-cashing fees
- No more coming to work to pick up their check
- No more lost checks

Card Program Overview

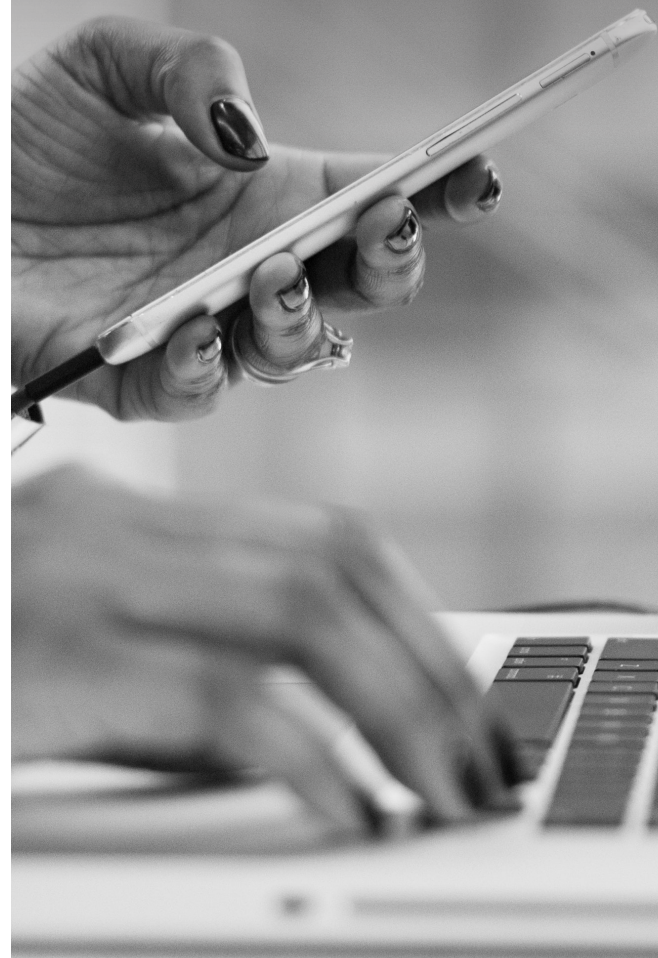
Ready for CHANGE?
877-4AVIONTE

(877-428-4668), Option 2

Please leave a voice mail with
contact info if there is no answer

By email:

INFO@AVIONTE.COM



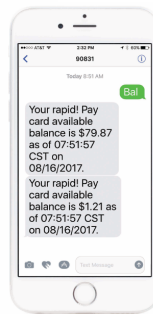
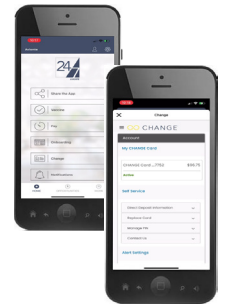
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Card Program Overview

24/7 mobile app

Our mobile app is available at no extra cost and enables talent to manage finances on the road. Talent can use their smart phone to access to their card, check their balance, transfer funds and more! Available for Apple and Android supported devices.



Text alerts¹

Talent can receive text alerts¹ directly to their phones when a load has been placed onto the account, get their card balance and many other event driven alerts. Available at no additional cost, they can enroll at www.rapidfs.com¹ and choose their alerts.

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Smart ways to use CHANGE card

- Make purchases as debit or credit (including cash back, where available)
- Withdraw cash² at Allpoint® and MoneyPass® ATMs, as well as Walmart stores
- Load cash at Green Dot reload locations³
- Transfer funds to a traditional bank account
- Load pay from multiple sources via direct deposit
- Pay bills via the cardholder website bill pay service⁴ at no charge
- Set up and take advantage of an interest-bearing savings account
- Order companion cards for friends and family
- Earn cash back with the Cash Back Rewards Program⁴
- Withdraw cash over the counter at banks displaying the Visa Acceptance Mark

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¹ Message and data rates may apply.

² \$2.99 for out-of-network withdrawals, plus any additional fees the ATM owner or bank may charge. Limits apply.

³ Retail service fee and limits apply. See Cardholder Agreement for details.

⁴ This optional offer is not a Green Dot Bank product or service, nor does Green Dot Bank endorse this offer.

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Important Information for opening a card account: To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a card account. What this means for you: When you open a card account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.