

iTalkBB UnionPay Prepaid Card Short Form Disclosure

Monthly Fee	Per Purchase	ATM Withdrawal	Load and Reload
\$0	\$0	Not Allowed	\$0
ATM balance inquiry (in-network or out-of-network)			Not Allowed
Customer service (automated or live agent)			\$0
Inactivity (after 24 months with no transactions and card value is \$5.00 or less)			\$0.50 per month

We charge 2 other types of fees.

No overdraft/credit feature.

Your Prepaid Card will be automatically registered for FDIC insurance eligibility and other protections.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the <u>List of All Fees</u> for the iTalkBB UnionPay Prepaid Card and the <u>iTalkBB UnionPay Prepaid Card Agreement and Disclosure</u>, or call **(U.S.)** 833.468.8356 or **(CN)** + 86.400.080.5290

Note: Access to certain services and features (such as the iTalkBB digital wallet) requires iTalkBB Prime service enrollment and is subject to additional iTalkBB Prime service fees. Termination of iTalkBB Prime enrollment will result in those services and features being unavailable. See the iTalkBB website or log in to iTalkBB Prime for details.