



Prepaid Services
P.O. Box 9127
Minneapolis, MN 55480

[Date]

[Nameline1]
[Address1]
[Address2]
[City, State Zip]

U.S. Bank AccelaPay® Card

Card Number Ending In:
[Last 4 digits of card number]

RE: Changes to your AccelaPay Card

Dear Cardholder,

This letter is to inform you of changes made to your U.S. Bank AccelaPay Card account effective [February 15, 2012].

Fees

The fee schedule for your AccelaPay Card will change. Some fees have either been reduced or eliminated. Please refer to the revised fee schedule on the back of this letter for a description of all fees.

The following fees will change beginning [February 15, 2012]:

- **ATM Withdrawal** –
 - All withdrawals at U.S. Bank ATMs are now free. Find the nearest U.S. Bank ATM at www.usbank.com/locate.
 - There is no service fee for the first two (2) Non-U.S. Bank ATM withdrawals per month. (The owner of the ATM may still charge a surcharge fee.)
 - Additional ATM withdrawals at Non-U.S. Bank ATMs are \$2.00 each.
- **Teller Cash Withdrawal** – Teller-based cash withdrawals are now free.
- **Overdraft Fee** – U.S. Bank will not charge you an overdraft fee.

Account Overdrafts and Pay-at-the-Pump

Beginning [February 15, 2012], ATM and Prepaid Card Overdraft Coverage will be discontinued. U.S. Bank will no longer authorize and pay overdrafts at our discretion if you do not have enough money in your account. In some very limited circumstances your account may still become overdrawn; however we will not charge you an overdraft fee.

When purchasing gasoline at a gas station, you will no longer be able to pay with your card using the pay-at-the-pump feature. **You can still purchase gas at stations that allow you to pay inside with a cashier.** Payments made this way will post to your card account immediately.

Added Convenience

Alerts – Receive free text or email notifications* for activities such as the addition of funds or low balance. Click the Alerts tab after logging in to www.accelapay.com.

Mobile Banking App – Check your account balance and view your transaction history all from your mobile phone! Simply click on the Mobile Banking link on www.accelapay.com or download from the iTunes store or Android Market.

For account information and card balance, visit www.accelapay.com or call 866-363-4134.

AccelaPay Prepaid Services

*Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.



AccelaPay Fee Schedule – Effective [February 15, 2012]

Activity	Cost	Description
Monthly Account Maintenance	Free	Monthly account maintenance.
Purchases at Point-of-Sale	Free	Purchases made by signature or PIN-based transactions.
Cash Back with Purchases	Free	Cash back with purchases at participating merchants.
Teller Cash Withdrawal	Free	Cash withdrawal from a teller at a financial institution.
ATM Withdrawal	U.S. Bank ATMs – Free Other ATMs – 2 Free per month, \$2.00 each thereafter	Cash withdrawals at an ATM. Note: The owner of a non-U.S. Bank ATM may assess a surcharge fee on any ATM transaction you complete.
ATM Balance Inquiry	Free	Balance inquiries at an ATM.
Customer Service Via www.accelapay.com	Free	Log in to see Card information, Card activity, view statements and change your PIN.
Automated Interactive Voice Response (IVR)	Free	Calls to Customer Service in which you utilize the automated service.
Live Customer Service Representative	Free	Calls to Customer Service in which you speak to a live customer service representative.
Alert Message – email or text	Free	Account alert messages. Standard messaging charges may apply through your mobile carrier and message frequency depends on account settings.
Monthly Paper Statement	Free	Monthly paper statements requested by mail. Statements can also be accessed over the Internet at no cost.
Inactivity	\$2.00 Per Month	If the account is inactive for 365 days, on the 366th day and effective the next calendar month and each month the account is inactive thereafter, a charge will be assessed against the remaining value in your Card account. An account is inactive if there have been no transactions performed using the card.
Card Replacement - Standard	Free	Standard processing (3-5 business days) of a replacement card due to being lost or stolen.
Card Replacement - Expedited	\$15.00	Expedited processing (2 business days) of a replacement card due to being lost or stolen.
Foreign Transaction	Up to 3% per transaction	A fee charged on a transaction in which the merchant or ATM is located in a country other than the U.S. or processes transactions outside of the U.S.

We reserve the right to change the above fee schedule upon written notification to you.

Transaction Limitations

A. Limitations on frequency of transfers:

- (i) You may make only 10 cash withdrawals from an ATM each day.
- (ii) You may make only 2 cash advances from a financial institution each day.
- (iii) You can use our point-of-sale transfer service for 10 transactions each day.
- (iv) You can use our point-of-sale transfer service using a PIN for 10 transactions each day.

B. Limitations on dollar amounts of transfers:

- (i) You may withdraw up to \$1,000.00 from an ATM each day.
- (ii) You may withdraw up to \$1,000.00 from a financial institution each day.
- (iii) You may buy up to \$3,000.00 worth of goods or services using our point-of-sale service each day.
- (iv) You may buy up to \$2,000.00 worth of goods or services using our point-of-sale transfer service with a PIN each day.

Card Usage Tips:

Prepaid Card transaction posting amounts may vary. Most restaurants, salons and other services where you typically tip may temporarily add approximately 20% to your bill to cover the tip. Make sure your balance can cover the 20% or your transaction will be declined.

When making travel reservations with a hotel or similar merchant, ask for the amount of the authorization they will send to your account. These merchants may send an initial authorization amount equal to your entire stay or rental period, plus taxes and incidentals, even though your actual purchase will be weeks or months away.

It is always important to know your balance before you make a purchase or cash withdrawal and to keep track of your remaining balance after these transactions.

