

Subject Line: IMPORTANT NOTICE ABOUT YOUR NETSPEND ALL-ACCESS BY BOFI FEDERAL BANK

Dear Valued Customer,

Please read the following information carefully. If you have any questions about this letter, please call Customer Service at **1-866-647-6942**.

This is important information about your Netspend All-Access by Axos Bank® (formerly BofI Federal Bank) (the “Account”) serviced by Netspend. **EFFECTIVE MAY 1, 2020** your Account Agreement will be amended and replaced with the Account Agreement [including the Schedule of Account Fee and Terms] accompanying this notice. As part of this change, your Netspend All-Access by Axos Bank will become Netspend All-Access and Republic Bank & Trust Company, Member FDIC, will replace Axos Bank as the bank for your Account.

NOTICE OF IMPORTANT CHANGES TO YOUR ACCOUNT

A summary of certain important changes to your Account and your Account Agreement effective May 1, 2020 is outlined below.

Update #1: All references for your Account and Savings Account are amended to make Republic Bank & Trust Company your issuing bank. This includes, for example, transaction histories and statements, cardholder notices, the Online Account Center, all required disclosures, and your Agreement.

Update #2: Your Account agreement will be governed by the laws of the Commonwealth of Kentucky, and we are adding a Waiver of Jury Trial and Class Action Waiver to Section 19 (“Dispute Resolution”).

Update #3: The Privacy Policy governing your Account will be replaced with a new Republic Bank & Trust Company Privacy Policy. Please read it carefully and keep it for future reference. If you wish to opt out of the information sharing practices under the new Privacy Policy, please fill out and submit the mail-in form and/or call the number provided in the new Privacy Policy. If you have any questions, please contact Customer Service.

A copy of your new Account Agreement [including the Schedule of Account Fee and Terms] can be found here:

https://www.netspendallaccess.com/account/terms/CIT_CDDA.pdf

A copy of the Republic Bank Privacy Policy can be found here:

<https://www.netspendallaccess.com>

If you have any questions about this notice or the Overdraft Service, please call Customer Service at **1-866-647-6942**.

Sincerely,

Your Customer Service Team at Netspend

The Netspend® All-Access® Account is offered by Axos Bank®, Member FDIC. Netspend, a Global Payments company, is a service provider of Axos Bank. All deposit accounts of the same ownership and/or vesting held at Axos Bank are combined and insured under the same FDIC Certificate 35546. All deposit accounts through Axos Bank brands are not separately insured by the FDIC from other deposit accounts held with the same ownership and/or vesting at Axos Bank. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787.

Netspend® All-Access® is a deposit account that is offered by Republic Bank & Trust Company, Member FDIC. Netspend is a service provider to Republic Bank & Trust Company. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Fees, terms and conditions apply.

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