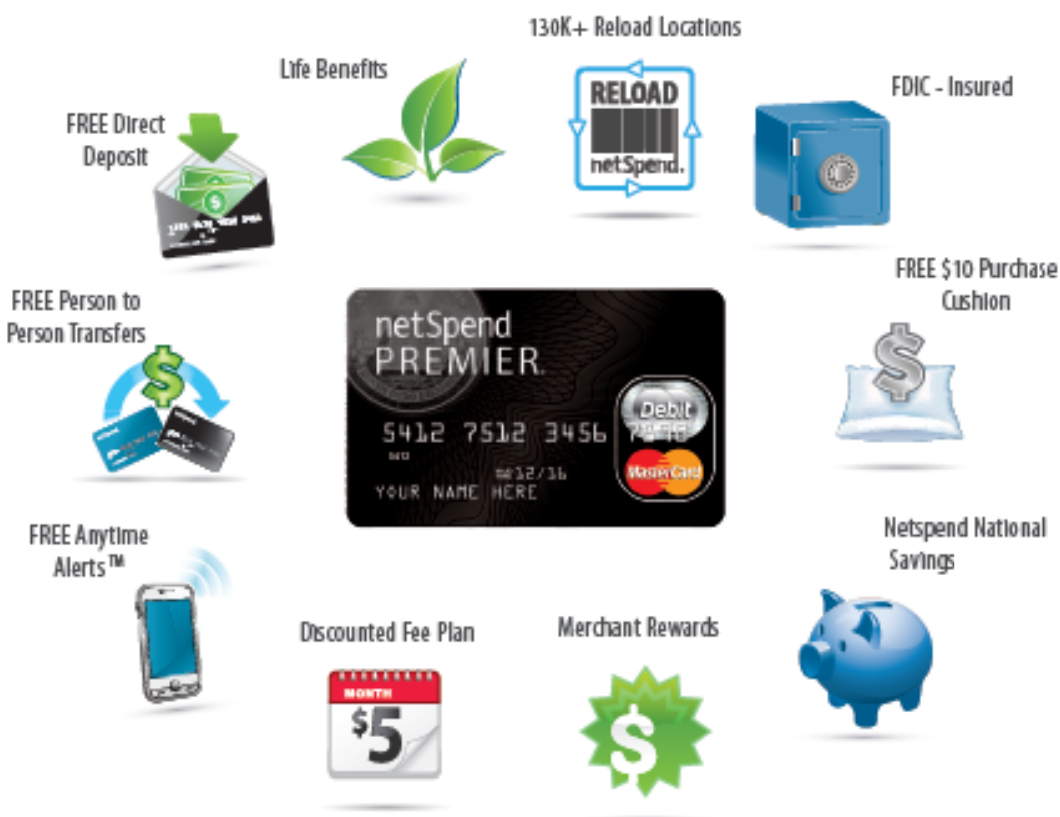


NetSpend

empowering consumers with the
convenience, security and freedom to
be self-banked

Full Financial Services for the Underbanked

NETSPEND'S VALUE PROPOSITION



ADDITIONAL FEATURES

Online Load Options • Online Financial Planners • Budgeting Tools
Free Online Banking • Comprehensive Bill Pay Options • Online Money Orders
Companion Cards • Custom Cards • Refer a Friend Incentives • Marketplace Discounts
Financial Literacy • Prepaid Phone Top-Up

A MODEL

CONSUMER-FRIENDLY OPTIONAL OVERDRAFT PROTECTION WITH BUILT-IN SAFEGUARDS

PROTECTIONS

NetSpend's optional overdraft service is structured to safeguard consumers:

1. Consumers have the information to consciously decide to opt in and use the feature responsibly.
2. Consumers can avoid fees, control the fees they pay and don't pay excessive fees.
3. Consumers are discouraged from making repeated overdrafts.
4. Consumers' ability to repay – not their financial history – determines availability of the service, and use of the service does not impact financial history.

PRINCIPLES

NETSPEND PREPAID

Customer choice and awareness
15% of eligible customers in 2013 chose to opt in.

Customers must opt in and meet direct deposit requirements to use the product.

Customer choice and awareness
97% of GPR overdraft users are enrolled in Anytime Alerts.

Customers must enroll in e-sign, provide an e-mail address to receive real time notifications about overdraft usage.

Encourage customer success
63% of overdraft transactions were fee-free in September 2014.

Customers pay no fee when they repay the overdrawn amount within 24 hours from the time the transaction settles.

Discourage excessive or habitual use

- Customers can incur no more than 3 fees per month.
- Customers are cooled off after 12 fees in 12 months.

Overdraft fees should be reasonable and proportional
In 2013, 41% of overdraft users got at least one free overdraft a month.

- No fees on negative balances up to \$10
- \$15.00 fee per transaction if exceeds Free Buffer (\$10.01+) and account is not reloaded within 24 hour grace period.
- Undisclosed maximum negative balance inclusive of fees.

No re-ordering of debits to maximize the number of overdraft fees

- All fees pend at transaction authorization; transactions are never re-ordered.
- Pended fees at authorization release on positive balances at settlement.
- Transactions authorized positive and settled negative don't incur fees.

Overdraft should not be marketed as a source of credit

All overdraft communications include a reminder that it is an expensive service that should not be overused.

Market Comparison

Provider	Monthly Service Fee	Out of Network ATM Fee	Overdraft Fees	DeMinimis Buffer
NetSpend General Prepaid	\$5 – 9.95 (\$500 in direct deposit in one calendar month to have lower fee)	\$2.50	\$15 Waived if repaid in 24 hours 3 fee max per month	\$10
NetSpend Paycard	\$0	\$1- 2.75	\$25 5 fee max per month	\$5
Wells Fargo	\$7 (\$1500 minimum balance to avoid a fee)	\$3	\$35 4 fee max per day	\$5
Presidential Bank, FSB	\$5 (\$100 minimum balance to avoid a fee)	\$0	\$20 No max per day/month	\$0
Capital One	\$8.95 (\$300 minimum balance to avoid a fee)	\$2	\$ 35 4 fee max per day	\$5
Suntrust	\$7 (\$500 minimum balance to avoid a fee)	\$2	\$36 6 fee max per day	\$0
BB&T	\$10 (\$1500 minimum balance to avoid a fee)	\$3	\$36 6 fee max per day	\$0
Credit Union (Average of 50 credit unions on bankrate.com)	\$1.20 Average \$0 - \$10 Range		\$26.96 Average \$12 – \$37 Range	\$0
Colombo Bank	\$8 (\$250 minimum balance to avoid a fee)	\$2	\$37 No max per day/month	\$0
Prince Georges Federal Savings Bank	\$0	\$0	\$30 No max per day/month	\$0
Pentagon Federal Credit Union	\$10		\$30 No max per day/month	\$0