

CFPB Prepaid Short Form Disclosure for the PayTgthr Debit Mastercard® Card

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$1.00	\$0.00	N/A in network N/A out-of-network	N/A*
ATM balance inquiry (in-network or out-of-network)		N/A	
Customer service (automated or live agent)		\$0.00 or \$0.00 per call	
Inactivity Fee (after 12 months with no transactions), until new activity occurs		\$0.00 per month	
We charge 1 other type of fee.			
Foreign currency conversion fee		Up to 3%	
<p>* This card is not a reloadable prepaid card.</p> <p>No overdraft/credit feature.</p> <p>Register your card for FDIC insurance eligibility and other protections.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid.</p> <p>Find details and conditions for all fees and services on the Pay Tgthr mobile app, by emailing the email address on the back of the card, or call (855) 509-4490, or visit www.paytgthr.com.</p>			

BY USING THIS CARD YOU AGREE WITH THE TERMS AND CONDITIONS OF THE CARDHOLDER AGREEMENT AND FEE SCHEDULE, IF ANY. The PayTgthr Debit Mastercard Card is issued by Metropolitan Commercial Bank (Member FDIC) pursuant to a license from Mastercard International. “Metropolitan Commercial Bank” and “Metropolitan” are registered trademarks of Metropolitan Commercial Bank ©2014.