

HOW TO AVOID FEES

The NewGen Prepaid Card has some of the lowest fees in the prepaid market place. Not only are the fees low, but here are some helpful tips on how to AVOID some of these fees:

HOW TO WITHDRAW CASH AND AVOID ATM FEES:

- Many stores with Point of Sale (“POS”) terminals, including most grocery and convenience stores permit you to receive cash back after making a purchase. When you find a store that allows cash back, simply enter your PIN and follow the instructions on the POS terminal machine. When asked if you would like “Cash Back”, make sure to select “YES” and enter the specific amount you would like to receive. You will be charged for your original purchase and the cash amount you receive. This is the best way to get cash from your card account without paying any ATM fees.

HOW TO AVOID ATM SURCHARGE FEES:

- Did you know the owner of an ATM can charge you a surcharge fee, typically ranging anywhere from \$2.00-\$5.00 just for using their ATM? To avoid these fees, look for an ATM with a **CUHere** logo. CUHere is a surcharge-free ATM network, which consists of over 300,000 ATMs in the U.S. and abroad. It will provide convenience and savings to you. To find an ATM location near you, go to their website at <http://www.cu24.com/ATMlocator/>

HOW TO AVOID FEES WHEN CHECKING YOUR BALANCE:

- There is no charge to check a Card balance on NewGen Prepaid website at www.prepaidnewgen.com. You can also call the Live Customer Service telephone-based process to check your balance. During each calendar month, the first 4 calls are free; thereafter a \$1.00 fee applies per call.

HOW TO AVOID ATM BALANCE INQUIRY AND ATM DECLINE FEES:

- If a Cardholder uses an ATM to check a Card balance or tries to withdraw more funds that are available, a fee will be generated. This can be avoided by accessing the NewGen Prepaid website at www.prepaidnewgen.com to check balances and transaction history.

AUTOMATIC FUNDING IS AN EASY AND FREE WAY TO LOAD FUNDS ON THE CARD:

- Automatic funding is an easy and free way to add funds to the NewGen Prepaid Card. An Account Owner can add a minimum of \$5.00 up to a maximum of \$2,000.00 per load. The NewGen Prepaid Card allows the Account Owner to set up recurring allowances on the card. Funds will always be available, especially if an emergency arises.