



NETSPENDSM

Netspend[®] Prepaid Card Tax Time Advantages



Cash and Load a Tax Refund Check to a Netspend Card

When a customer has a tax refund check to cash, offer to load the funds to a Netspend Card. The Card can be used to make purchases in store, online, and over the phone.

- + It's safer than carrying cash
- + Funds can be protected from unauthorized transactions¹
- + Card is replaceable if lost or stolen²

CFSC Special Offer:

Save a screen shot of this ad and show to your CFSC Teller to receive a NEW Netspend[®] Card and we will waive the \$3.95 Activation Fee!*

CFSC CSR code: NoFeeCard20

Card use and features are subject to Card Activation and ID verification.

*** When you purchase a new Netspend[®] card at participating CFSC store locations, you will not incur an activation fee giving you a savings of \$3.95. Limited to one waived fee per customer. Offer valid until April 30, 2020. See store for details.**

IMPORTANT INFORMATION FOR OPENING A CARD ACCOUNT: To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires us to obtain, verify, and record information that identifies each person who opens a Card Account. **WHAT THIS MEANS FOR YOU:** When you open a Card Account, we will ask for **your name, address, date of birth, and your government ID number**. We may also ask to see your driver's license or other identifying information. Card activation and identity verification required before you can use the Card Account. If your identity is partially verified, full use of the Card Account will be restricted, but you may be able to use the Card for in-store purchase transactions. Restrictions include: no ATM withdrawals, international transactions, account-to-account transfers and additional loads. Use of Card Account also subject to fraud prevention restrictions at any time, with or without notice. **Residents of Vermont are ineligible to open a Card Account.**

- ¹ To minimize losses, Cardholder must notify Netspend promptly of any loss of the card or compromise of the Card Account. Other terms apply. See the Cardholder Agreement for details.
- ² There is a fee associated with the replacement of a lost, stolen, or damaged card. Please see the Cardholder Agreement or Online Account Center for details. The Netspend Prepaid Card is issued by Axos Bank[®] and MetaBank[®], Member FDIC. Netspend, a TSYS[®] Company, is a registered agent of Axos Bank and MetaBank. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use of the Card Account is subject to activation, ID verification, and funds availability. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement for details.