

The LifeWave Visa® Prepaid Card

Introducing the LifeWave Visa® Prepaid Card

The LifeWave Visa Prepaid Card is a stylish prepaid Visa card that makes for a great conversation starter.

Once activated, your earnings can be made instantly available on your card and can be used wherever Visa debit cards are accepted.



Features & Benefits

- **Rapid access to your funds:** Credits to your LifeWave Visa Prepaid Card are immediately available once activated, giving you quick, convenient access to your funds.
- **LifeWave branded card:** Show your LifeWave pride and start a conversation whenever you use your card.
- **Use everywhere Visa debit cards are accepted:** You can use your LifeWave Visa Prepaid Card to make purchases everywhere Visa debit cards are accepted – in-store, online or over the phone – worldwide. You can also use your card to withdraw funds at any of the millions of ATMs around the world bearing the Visa®, Plus® or STAR® Acceptance Marks (note: bank fees may apply).
- **Manage from your LifeWave account:** Your LifeWave Visa Prepaid Card is fully integrated with your LifeWave Pay Portal account (www.lifewavecashcard.com), from which you can view your card transactions, change your PIN and manage the Auto Cashout settings that determine how much of your earnings are automatically loaded to your card each month.

Obtaining Your Card

You may request a card by logging into your LifeWave account (www.lifewavecashcard.com) and clicking the “Request Card” button icon on the left-hand side of the page. Click on this icon, ensure that your Profile information is complete and accurate, and submit your request. Please allow 7-10 business days to receive your card if you live in the USA.

Obtaining your card: The USA PATRIOT Act is a federal law that requires all financial institutions 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 other information that will allow us to reasonably identify you. We may also ask to see your driver’s license or other identifying documents at any time.

Description	Card Fee (USD)
Activation Fee	\$ 3.95 (one-time fee)
Domestic ATM Withdrawal Fee*	\$ 1.50 (per transaction)
International ATM Withdrawal Fee*	\$ 3.50 (per transaction)
Over The Counter Cash Withdrawal	\$ 5.00 (per transaction)
Signature or PIN Purchase Transaction Fee	No Charge
Customer Service Live Agent Fee	No Charge
Automated Telephone Card Inquiry Fee	No Charge
Card Load Fee	No Charge
Card Unload to Bank Account Fee	\$ 1.50 (per transaction)
ATM Decline Transaction Fee*	(2) at no charge per month; each additional \$ 0.25
ATM Balance Inquiry Fee*	(2) at no charge per month; each additional \$ 0.25
Currency Conversion Fee	You may be charged a fee of up to 3.00% of the converted U.S. dollar amount of any transaction made in a currency other than U.S. dollars.
Service Fee (1)	\$ 3.00
Replacement Card Fee	\$ 6.95 (per request to replace a Card for any reason)
Expedited Replacement Card Fee	\$ 30.00 (per request to replace a Card for any reason, in an expedited time frame)
Card Account Liquidation Fee	\$ 15.00 (charged if a check is issued for funds on your Card Account)

1. Service Fee assessed if no Card transactions or loads have occurred onto a Card for a period of ninety (90) consecutive days.

* If you use an ATM not owned by The Bancorp Bank for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your card.

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Activating Your Card

After receiving your card, call **1-855-LIFE-444** (North America), **1-778-410-2235** (Worldwide) or visit www.lifewavecashcard.com to activate it. Once activated, your earnings will be transferred to your card automatically.

Managing Your Card

By activating and logging into your LifeWave account (www.lifewavecashcard.com), you'll be able to review your card balance and transaction history, change your card PIN and manage the Auto Cashout settings that determine how much of your earnings are transferred onto your card.

Cardholder Support

Live telephone support is available Monday-Friday, 8 am to 5 pm Pacific Standard Time.

- Call toll-free within the USA and Canada: **1-855-LIFE-444 (1-855-543-3444)**
- Worldwide: **1-778-410-2235**

The following telephone services are available 24 hours/day:

- Activate your card
- Check your card balance
- Report a lost or stolen card
- Dispute a transaction
- Change your card PIN

Where can I learn more about the LifeWave Visa Prepaid Card?

To find out more about the LifeWave Visa Prepaid Card, please visit www.lifewavecashcard.com and review the frequently asked questions (FAQs) section.



The LifeWave Visa Prepaid Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.