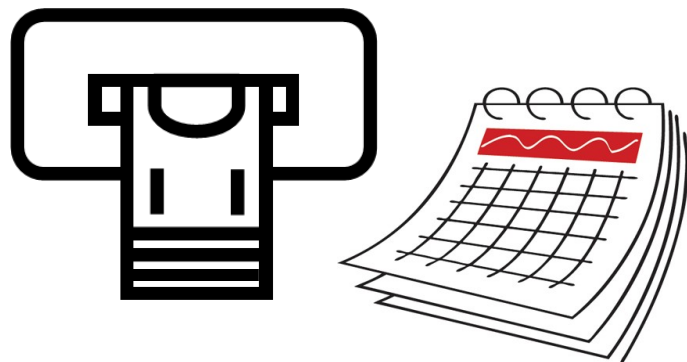


How to **Avoid** the Monthly Services Fees on Your BankMobile Vibe Account

Anytime there is a \$0 balance at the end of the monthly cycle, the monthly service fee is waived.

Withdraw or transfer all funds when your financial aid disbursement appears in your account before the end of the statement period.

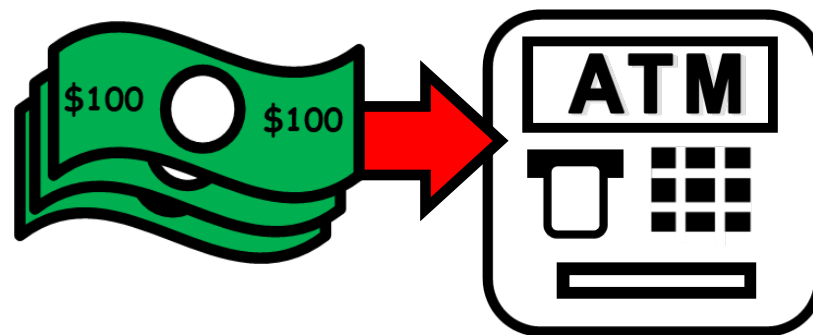
There are no fees to withdraw funds from any Allpoint ATM. <http://www.allpointnetwork.com/atm-locators.aspx>



OR

Deposit \$300 or more during the statement cycle.

Qualifying Deposits* include direct deposit, transfers from external bank accounts, check deposits and cash deposits such as those made via Green Dot® Reload @ the Register™.



*Financial aid refunds or other refunds issued by your school, internal account transfers, fee waivers, fee credits, returned items, or dispute credits are not eligible toward the \$300 in total deposits.

To completely avoid all BankMobile fees, students are encouraged to direct deposit funds into an existing account. Many local banks offer fee free checking accounts for students.