

**WESTERN UNION WALLET DISCLOSURES**

|  | <b>Basic Plan</b> | <b>Premium Subscription</b> |
|--|-------------------|-----------------------------|
| <b>Plan Fee</b>  | <b>\$0</b>        | <b>\$4.99per month</b>      |
| <b>Per Purchase</b>  | <b>\$0</b>        | <b>\$0</b>                  |
| <b>ATM withdrawal</b>  | <b>\$2</b>        | <b>\$2*</b>                 |
| <b>Cash Reload</b>   | <b>\$0</b>        | <b>\$0</b>                  |
| ATM balance inquiry  | \$0               | \$0                         |
| Live customer service (per call)   | \$0               | \$0                         |
| Inactivity (after 12 mo. w/ no trans.)   | \$0               | \$0                         |
| <b>We charge eight other types of fees.</b> Here are some of them:   |                   |                             |
| Sending money using Your Wallet  | \$1,000**         | \$1,000**                   |
| Bill payment   | \$150**           | \$150**                     |
| <p>*No charge for first three withdrawals per month</p> <p>** Fee can be lower depending on where and how you use your Wallet and the amount of the transaction.</p> <p><b>No overdraft/credit feature.</b></p> <p>Funds in Your Western Union Wallet are not FDIC insured, unless those funds are put in Your Western Union Wallet by automatic transfer from your associated Western Union Visa® Card account and result from:</p> <ul style="list-style-type: none"> <li>(i) direct deposit of wages:</li> <li>(ii) direct deposit of government benefits or government payments: or</li> <li>(iii) an electronic funds transfer, initiated from an external bank account; and</li> </ul> |                   |                             |

are held in U.S. dollars. Funds in Your Western Union Wallet that meet these requirements are eligible for pass-through FDIC insurance.

For general information about prepaid accounts, visit <https://www.cfpb.gov/prepaid>.

Find details and conditions for all fees and services in the Western Union Account Long Form, which can be accessed in the Western Union Wallet Terms and Conditions, by calling **1-800-325-6000** or visiting **www.WesternUnion.com**