

February 2, 2020

**NOTICE OF ACCOUNT CLOSING – This letter contains important, time-sensitive notifications**

Dear Cardholder,

Our records indicate you have a SOLE<sup>®</sup> Visa<sup>®</sup> Payroll Card (formerly the TFG Visa Payroll Card) issued by Axiom Bank NA; on behalf of SOLE Financial (formerly TFG Card Solutions). This is a prepaid card and therefore is not reportable to any credit reporting agency. This is not an attempt to collect a debt.

In mid-2019, Comdata, a Fleetcor company (NYSE: FLT), acquired SOLE Financial. Through this acquisition, we are excited to transition your SOLE Payroll Card program to the Fintwist<sup>®</sup> Mastercard<sup>®</sup> Payroll Card program.

**Effective March 16, 2020, you will no longer be able to reload your Card. This means all cash loads, and recurring load activity, such as direct deposit of your pay or government benefits payments will no longer be available.** If you have recurring load activity you must make arrangements with your bank, payment provider or payroll department to stop the loads from posting to your account as soon as possible before **March 16, 2020**. Any recurring loads sent to the account on or after **March 16, 2020** will be rejected and returned to the payer.

**Effective April 1, 2020, all services in connection with this Card program will be discontinued. Your account will close April 1, 2020 or on your Card's expiration date, whichever comes first.** This means that on the effective date that applies to you, your Card will no longer be usable.

If you want to receive a check from us before the effective date that applies to you, please call 1.800.457.5809 for assistance. Customer Service will be available to assist you with any questions or concerns until October 1, 2020.

If you do nothing, any available balance remaining in the account after the effective date will be refunded to you by check. The check will be mailed to you at the address appearing above within forty five (45) days of **April 1, 2020**. You can view the Cardholder Agreement online at [www.solepaycard.com](http://www.solepaycard.com) until October 1, 2020.

The available balance remaining in the account is subject to adjustment based on refunds and/or the outcome of dispute claims. If a claim is submitted and/or resolved in your favor after **April 1, 2020** and a check for the available balance was already sent to you, a separate check representing the value of the favorably resolved claim will be mailed to you.

You should be receiving a new Fintwist Mastercard Payroll Card and cardholder agreement that governs your account and replaces any previous agreements in the mail soon. Your employer will soon begin sending your payroll funds to the new Fintwist Payroll Card. When you receive your Fintwist Payroll Card, make sure to activate it by calling the number on the back of your new Fintwist card.

**With Fintwist, you gain instant access to:**

- **Account management**– view current account balance and review transaction history;
- **Security features** – in case of suspected loss or theft, suspend card usage in real time;
- **Unlimited Free ATM withdrawals** – when using one of the 58,000 AllPoint<sup>®</sup> ATMs across the United States;
- **Integrated bill pay<sup>1</sup>** – pay one-time bills or schedule recurring payments;
- **Spending tracker** – visually track your spending by category and merchant.

In the meantime, we would like to take this opportunity to welcome you to Comdata and thank you for being a SOLE/Fintwist Cardholder! If you have questions about this letter, or need information related to your Card after **April 1, 2020** please call **1-800-457-5809 (5am-5pm PT M-F)**. **For any other inquiries, please call the telephone number printed on the back of your Card.**

Sincerely,  
SOLE Financial & The Fintwist Team

<sup>1</sup> Only available to cardholders whose identification has been sufficiently verified by Comdata. Currently not available in all states.