

OGPay Visa® Debit Card
Card Services Team
5400 Carillion Point
Building 5000, 4th Floor
Kirkland, WA 98033

4/1/2022

Re: OGPAY Visa® Debit Card Program Upgrade and Processor Change 3/31/2022

Dear OGPAY VISA DEBIT CARDHOLDER,

Thank you for you being a valued OGPAY subscriber and using your OGPAY Visa® Debit Card. We value you as our customer. We have decided to process transactions for the OGPAY Visa Card program through a new processing server to provide you with upgraded service levels. The OGPAY Visa Card program will not be terminated.

What does this mean for you as a current cardholder?

- **If you intend to keep your account with us, no further action is required, your account and balance will automatically transfer to the new processing service and your new card.**
 - Your issuing bank will still be Metropolitan Commercial Bank
 - There are no changes to your disclosures previously provided
 - You will receive a new physical card in the mail in the upcoming days
 - Your virtual card will be accessible once the account is established on the new processor; it will be present in your mobile app and online on our website.

If you decide to not to keep your account with us, (opt out) the information below is applicable and you must take immediate action to ensure the timely transition and release of your funds.

Please read the following as it contains important dates you'll want to remember. In accordance with the Terms and Conditions of your Cardholder Agreement, we are notifying you that your current OGPAY Visa Debit Card is being discontinued as of **4/30/2022**. **Effective May 1, 2022, you will no longer be able to use your current card(s) or associated services.**

To be sure the closure of your card is as convenient for you as possible, please note the following important notices and dates:

- **Immediately** cancel direct deposits and/or recurring payments going to the current Card.
- You can use your current OGPAY Visa Debit Card up to and including **4/30/2022** (11:59 PM PST).
- On or before 11:59PM PST on 03/31/2022 transfer all funds from your card(s) to your OGPAY Mobile Wallet.
- **Your current card will no longer work after 4/30/2022**
- Any remaining funds in the card account after **4/30/2022** will be sent via check to the address associated with your card when you enrolled into the program within 45 days after **4/30/2022**. If you have changed addresses since your initial enrollment, please call OGPAY Card Services at 1-800-882-2314 to update your address. We are available 24 hours a day, 7 days a week.
- Please see the Terms and Conditions for this card program to reference any fees that may be applicable.

We are grateful for your support. If you have any questions about how this transition will affect you, please do not hesitate to contact us 24 hours a day, 7 days a week at 1-800-882-2314.

Regards,

The OGPay Card Services Team