

RE: Change in terms for Western Union Prepaid Visa® Card Account
Effective Date: May 15, 2025

Dear Western Union Prepaid Visa® Card Customer,

As of **May 15, 2025**, some of the terms of the Cardholder Agreement associated with your Western Union Prepaid Visa Card (“Card”) will be changing.

This notice contains a description of the terms that are changing and how your Card will be affected. Any terms not mentioned in this letter will remain unchanged or do not impact your rights under the Cardholder Agreement. Please read and keep a copy of this notice for your records.

The following changes will be made to the Cardholder Agreement for your Card:

The List of all Fees (“Long Form”) of your Cardholder Agreement is amended by increasing the “Reload Fee” and updating the additional details associated with assessing the fee:

Add money		
Reload Fee	Up to \$3.95	When adding money after initial purchase. Fee may be waived or reduced based on location or reload funding method. A list of our retail locations for adding money can be found here: https://www.westernunion.com/us/en/find-locations.html

The List of all Fees (“Long Form”) of your Cardholder Agreement is also amended by the addition of the following fee:

Express Card Shipping Fee	\$11.00	Additional fee for express shipping. The card will arrive 1-3 business days after the card is shipped. Replacement Card Fee also applies.
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The Limits section of your Cardholder Agreement is amended by deleting the “Load, Withdrawal and Spend Limits” table and replacing it with the following:

Load, Withdrawal and Spend Limits*		
Load Limitations	Limit GPR Card	Limit Temporary Card
Maximum Card balance at any time	\$10,000	\$999
Maximum load amount	\$3,000 Cash / Money Transfer redirect** \$500 Online debit / ACH	\$999 Cash / Money Transfer redirect** \$500 Online debit / ACH Reloads not allowed
Maximum daily load amount	\$7,500 per 24-hour period for Cash / Money Transfer redirect. \$500 per 24-hour period for online debit/ACH. Limit of five funding transactions per 24-hour period for online debit/ACH.	Reloads not allowed
Maximum ACH credit (direct deposit load)	\$7,500	Not applicable

Minimum amount per load	\$10	\$10 initial load; reloads not allowed
Maximum amount of funds added over 30-day period	\$15,000 in a 30-day period for Cash/Money Transfer redirect. \$2,000 in a 30-day period for Online debit/ACH. Limit of 20 funding transactions per 30-day period for Online debit/ACH.	\$999 Initial load; reloads not allowed
Withdrawal Limitations	Limit GPR Card	Limit Temporary Card
Maximum amount of ATM or over the counter cash withdrawal	\$500 daily	\$500 daily
Spend Limitations	Limit GPR Card	Limit Temporary Card
Maximum amount in Point-of-Sale Signature or Point of Sale PIN Transactions	\$3,000 daily	\$999 daily
Maximum amount sent via Money Transfer	\$1,000 per transfer, \$5,000 daily	Not applicable
Maximum amount sent for bill payments	\$999 per payment, \$5,000 daily	Not applicable
Minimum Transaction Value	Not applicable	Not applicable
* Third parties may impose additional limitations. ** Money Transfer redirect loads limited to \$999 at retail locations in New Mexico and Oklahoma.		

Additionally, the following fees, which were not previously charged, will begin to be charged on all qualifying card accounts with 180 or more days of inactivity at the end of May 2025.

Account Inactivity Fee	\$5.95	Per month. Fee applies if there are funds on the card and the card has not had any funding or spend activity for 180 days.
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Should you choose not to accept the changes as described above, you will need to contact customer service by calling 1-888-294-5098 or writing to us at P.O. Box 6036, Englewood, CO 80155. If you reject these changes, your Card will be closed, and you will receive a refund of the funds remaining in your Card account via check at no charge. Please allow 30 days to process the refund minus any trailing activity and applicable fees.

We appreciate your loyalty and your confidence in us and want to reassure you that we are here to serve your financial needs. Should you have any questions or concerns about the changes addressed above, feel free to contact customer service by calling 1-888-294-5098 or writing to us at P.O. Box 6036, Englewood, CO 80155.

Sincerely,

Western Union Prepaid Visa Card Customer Service