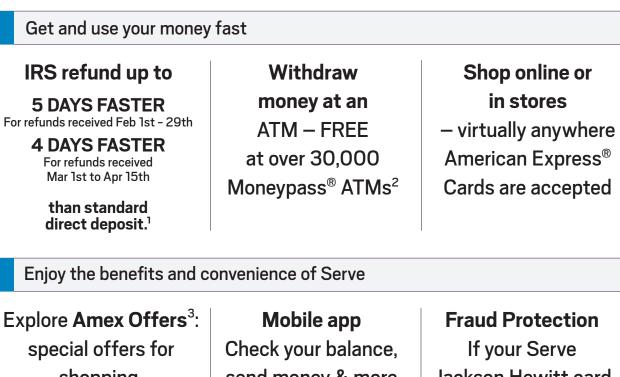
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¹Faster access compared to standard tax refund electronic deposit and subject to IRS submitting refund information to the bank be fore release date. IRS may not submit refund information early.

- ² Transactions at non-MoneyPass[®] ATMs have a \$3.50 Serve fee. ATM operator fees may also apply. See serve.com/jacksonhewitt/atm for locations and other details.
- ³Eligible Card Members can redeem an Amex Offer by first enrolling in the offer in their online account or in the American Express[®] App and then using their enrolled Card to pay. Only U.S.-issued American Express Consumer and Business Cards and registered American Express Serve® and Bluebird cards may be eligible. We may consider the number of American Express Cards you have opened and closed as well as other factors in making a decision on your eligibility to access Amex Offers. You may not be eligible to access Amex Offers if we, in our sole discretion, determine that you have previously engaged in abuse, misuse or gaming of the Amex Offers program, or any other Amex program. Offers are also available to Additional Card Members and available offers may vary for each eligible Card Member. Please review the terms of each offer for details on how to redeem. For full Program Terms, visit www.americanexpress.com/us/amexoffersterms/
- ⁴ Monthly fee commences 30 days after activation. If proceeds from a Jackson Hewitt[®] partner loan product are loaded, no monthly fee is assessed unless additional money is loaded to your card (excluding Jackson Hewitt promotions, but including tax refunds). See Cardholder Agreement for details. (No fee in NY, TX, or VT. No fee in AR until Serve Account is set up online.) Fees subject to change. Visit serve.com/jacksonhewitt. Must be 18 years of age or older (19 or older in AL, NE).
- ⁵ Mobile Check Capture by Ingo Money service is provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money Terms and Conditions and the First Century Bank and Ingo Money Privacy Policy. All checks are subject to approval for funding in Ingo Money's sole discretion. Approval usually takes 3 to 5 minutes but can take up to one hour. Fees apply for approved Money in Minutes transactions funded to your Account. See serve.com/ jacksonhewitt/fees for details. Additional terms and conditions and limits are associated with your use of the Mobile Check Capture by Ingo Money service through the Serve Mobile app.

See serve.com/jacksonhewitt/legal for details. Data rates may apply.

⁶ The Serve Money Transfer and Serve Cash Pickup services are provided by Ria (defined below) pursuant to Ria's Terms and Conditions and Ria's Privacy Policy and the American Express Serve Consumer User Agreement. Pickup is available in all 50 United States and Puerto Rico. For Serve Money Transfers, the daily transfer limit is \$2,500 across all of your Serve Accounts. A fee of \$4.99 for each Money Transfer up to \$50, \$8.99 for each Money Transfer of \$50.01- \$1,000, and \$16.99 for each Money Transfer of \$1,000.01-\$2,500 applies. Other limits and terms and conditions apply. Visit serve.com/moneytransfer for complete details. For Serve Cash Pickup transactions, a \$2,500 daily Cash Pickup limit applies; provided, that for Cash Pickup transactions related to tax refunds or refund advances that are Direct Deposited to your Account, the daily Cash Pickup limit will be the lesser of (i) \$2,900 (\$2,500 in Arizona) and (ii) the tax funds amount, until you have withdrawn the tax funds amount. A fee of \$3.49 for each Cash Pickup up to \$500, \$6.49 for each Cash Pickup of \$500.01-\$1,000, and \$9.49 for each Cash Pickup of \$1,000.01-\$2,900, applies. Other limits and terms and conditions apply. Visit serve.com/ cashpickup for complete details. Serve Money Transfers and Serve Cash Pickup transactions can be picked up during Walmart store hours (typically 8:00 a.m. to 8:00 p.m. local time Monday through Saturday and 10:00 a.m. to 6:00 p.m. Sunday, but hours may vary) at any Walmart MoneyCenter or customer service desk in the State or territory you specified in your order. To pick up a Money Transfer or Cash Pickup transaction, you (in the case of a Cash Pickup transaction) or your recipient (in the case of a Money Transfer) must be at least 18 years of age and present a valid government-issued photo ID and pickup reference number. You or your recipient may also be required to provide proof of address if your or their ID does not contain an address or contains a P.O. Box. For pickup in AZ, NM and OK, additional information, including social security number/ITIN and occupation, may be required. Ria is a registered trademark of Continental Exchange Solutions, Inc. dba Ria Financial Services, licensed as a Money Transmitter by the Department of Financial Services of the State

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Currently there are no cash reload locations in the U.S. Virgin Islands.

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Reloading Card with:	
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Debit/American Express Credit (Cash advance fee may apply)	\$0
Checking/Savings Account (Bank origination fees may apply)	\$0
Paying bills online	\$0
Send and Receive Money	\$0
ATM withdrawals (in-network) "In-network" refers to the MoneyPass® ATM Network.	\$0
Out-of-network ATM withdrawals ²	\$3.50
Cash Reloads	up to \$3.95 (fee varies by retailer)
Foreign transactions	2.7% of eachtransaction after conversion to US Dollars
Mobile Check Capture by Ingo® Money ⁵	\$0 for money in 10 days; for Money in Minutes, a 1% fee on payroll or government checks with preprinted signatures or 5% fee on other checks; \$5 minimum fee applies
Serve Money Transfer Powered by Ria®	Send up to \$2,500 for \$16.99 per transaction ⁶
Cash Pickup Powered by Ria®	Up to \$9.49 ⁶ per withdrawal; fee varies by withdrawal amount