

Prospera Rellevate Mastercard^(R) Prepaid Card FAQ

About the program

What is the Prospera Rellevate Mastercard Prepaid Card

The **Prospera Rellevate Mastercard Prepaid Card** is a general-purpose reloadable prepaid card that customers can use to receive deposits, load cash, pay bills, send money within the U.S., make purchases, and get cash at ATMs. It includes both a physical card and digital access.

Who is Rellevate?

Rellevate is a digital consumer financial services platform that helps consumers access and use their money anytime through a secure online and mobile experience.

How is this card different from a credit card?

This is a prepaid card, not a credit card, so customers can spend only the money available in the account.

Where can I use my card?

The card can be used anywhere Mastercard is accepted. You can use it to make purchases in stores, online, or over the phone, and to withdraw cash at ATMs.

Getting started

Where can I get the card?

Customers can enroll through Prospera at participating Northgate locations, where the financial services desk will support onboarding and account opening.

What information do I need to open an account?

Federal law requires the collection of personal information to verify identity and help prevent fraud and money laundering under the USA PATRIOT Act.

Is there a cost to get the card?

No, there is no fee to get the card; however, you must load at least \$20.00 to open the card account.

Will you check my credit to open this card?

No. Opening your Prospera Rellevate Mastercard Prepaid Card account does not require a credit report or FICO score check. We do, however, need to verify your identity as required by federal law, which means we collect and confirm information such as your name, address, date of birth, and other details to help prevent fraud and money laundering.

Will I get a card right away?

There are two ways to get started:

1. **Enroll and use a digital card**

Customers can enroll at Prospera, download the app, and access their digital card immediately. The card can be added to supported mobile/digital wallets (such as Apple Pay, Samsung Pay, or Google Pay) and used right away on a mobile device. A personalized physical card will then be mailed and should arrive within 7–10 days.

2. **Get an instant card in-store**

Prospera may issue a non-personalized card at the store for immediate use. A personalized chip card will then be mailed to the customer.

Important: Once the personalized card is received and activated, the initial instant card will be deactivated and can no longer be used

Is there a mobile app or online account?

Yes. You can use the Rellevate mobile app or secure website at rellevate.com to view your balance, review transactions, send money, pay bills, and access your statements.

Which mobile wallets can I use with my card?

You can add your card to Apple Pay, Samsung Pay or Google Pay on compatible devices, where available. Availability may vary by device, operating system, and eligible cardholder status.

How do I add my card to my mobile wallet?

You will need to enter your card information manually in your mobile wallet using your 16-digit card number, expiration date, and CVV (3 digit security code). You will receive a one-time code by email or text to confirm that your card has been added to the wallet.

What is my username and password?

The username is the email address used during enrollment, and the password is created during account setup.

Is the app and website available in Spanish?

Yes. Customers can choose Spanish from the login page and in the My Profile section after signing in

Adding money

How can I add money to my card?

You can add money to your card by:

- Setting up direct deposit to your card
- Making cash loads at the Prospera financial services desk
- Loading cash from checks cashed at Prospera
- Using other supported electronic transfer methods available under the program

The following limits apply to loads to your card:

- Cash loads: cumulative daily limit of \$5,000 and cumulative monthly limit of \$15,000
- ACH, direct deposit, and other electronic funds transfers: cumulative monthly limit of \$15,000
- ACH “Me-to-Me” transfers (from your own bank account to your card): cumulative daily limit of \$3,000 and cumulative monthly limit of \$15,000

Some load methods may have fees, while others are at no cost. Please refer to your Fee Schedule for details on which load methods incur a fee.

Can I receive direct deposit to my card?

Yes. Direct deposit is a supported method for adding funds to your card. You can find the routing number and account number for your card in the Rellevate mobile app or by signing in at <https://secure.rellevate.com> and going to “Fund My Account.” You will need to provide this information to your employer if you want all or part of your paycheck deposited into your card account. Reference the Fee Schedule in the Cardholder Agreement for applicable fees.

What is the maximum balance on the card?

The maximum card balance is \$15,000.

Do I earn interest on the balance in my account?

No, the funds in the card do not earn interest.

Spending and cash access

How do I make purchases with my card?

You can use your card anywhere Mastercard is accepted for everyday purchases in stores, online, and by phone, up to the spend limits listed below.

Domestic purchase limits

- Signature purchases: cumulative daily limit of \$10,000 and cumulative monthly limit of \$15,000
- PIN purchases: cumulative daily limit of \$10,000 and cumulative monthly limit of \$15,000
- Online transactions: cumulative daily limit of \$10,000

International purchase limits

- Signature purchases: cumulative daily limit of \$3,000 and cumulative monthly limit of \$12,000
- PIN purchases: cumulative daily limit of \$3,000 and cumulative monthly limit of \$12,000
- Online transactions: cumulative daily limit of \$5,000 and cumulative monthly limit of \$12,000

Can I get cash from an ATM?

Yes. You can withdraw cash at ATMs that accept Mastercard. A \$3.50 ATM withdrawal fee applies for each transaction, and the ATM operator may also charge a separate fee. The Allpoint ATM network does not charge an ATM operator surcharge; Allpoint ATMs are available nationwide and at participating Prospera locations.

What is a pre-authorization hold?

Certain purchases (gas stations, restaurants, hotels, car rentals etc.) require pre-authorization. They may temporarily hold money from your card balance, exceeding the actual purchase amount, once the purchase is processed.

The money will be released, and your balance will be adjusted. The availability of the pre-authorized funds may take several days to be reflected in your card balance. Some merchants may require different authorization hold times. Please see below for some guidelines:

Gas Stations: When using your card at gas stations, it is best to prepay the exact amount at the cashier. If you pay at the pump, a hold of up to \$100 or more may be placed on your card. This hold may last up to 5 days. (Hold times may vary depending on the merchant.)

Restaurants: Restaurants may automatically add 25% or more to your bill to cover a tip. The transaction will be declined if you do not have a sufficient balance on your card to cover the amount.

Hotels: Hotels will place a hold on your account for your room reservation plus an additional amount for incidentals. It is typically released upon checkout but may last up to a couple of weeks.

Send money and bill pay

Can I send money to family and friends?

Yes. The program includes domestic send-money features, such as instant card-to-card transfers and next-day transfers to bank accounts.

Who can I send money to?

You can use your Prospera Rellevate Mastercard Prepaid to send funds to nearly anyone with a U.S.-based bank account that meets the eligibility criteria, which may vary by recipient bank. To ensure your security, it is advisable to restrict the use of Rellevate to sending money exclusively to individuals you know and trust, such as friends and family.

Can I send money to family and friends?

Absolutely. Just go to the “SEND MONEY” tab on your app or online and input the recipient’s information to send money to friends and family.

How much money can I send?

You can send \$5,000 per transaction or \$5,000 per day, for a total of \$12,000 per month.

When will the money arrive?

Rellevate offers two options for sending money: **Instant Send** or **Next Day Send**

Instant Send

Follow these instructions for Instant Send:

- Sign in to your Rellevate account, then look for “Products.” You will see “Send Money.” Click on this tab.
- Click the “Instant” tab.
- Choose “To Myself” or “To Others.”
- In the recipient drop-down, click add to add the name on the debit card and the account numbers. Enter your recipient’s information. If your recipient is already in your list of recipients, select their name.
- Now go to the recipient drop-down and click the name of the person you want to send the money to.
- Enter the amount you want to send.
- Please carefully review the details of your transaction before you send it. “Instant Send” is a real-time transaction that cannot be reversed. If this is the first time you have sent money to this recipient, we will send you an access code to help verify your identity.
- Go to the email where you copy/paste code in the code section.

- After you send your payment, you will get a confirmation screen with your payment details. You should see “Transfer Successful.”

If I make a mistake on an ‘Instant Send’ transaction once it is completed, can I get my money back?

We urge all customers to review the review page before the transaction is complete because once funds are sent in an ‘Instant Send’ transaction, we cannot retrieve them, as this is a real-time transaction.

Next Day Send

How do I send money Next Day?

Sign in to your Rellevate account, then look for “Products.” You will see “Send Money,” click on this tab.

- Click the “Next Day” tab.
- Choose “To” and input your first and last name or your recipient's first and last name.
- Enter either the phone number or Email.
- Enter the amount you want to transfer.
- Create a Security question and answer. If you are sending it to someone other than yourself, you will provide the answer to your recipient.
- In the date box, input today's date. (This is when the transaction will be processed and deposited the next day.)
- Click Continue.
- Review the Transaction to ensure the number, name, and question are correct.
- You or your recipient will receive a text asking for the answer to the question, then for the account and routing numbers.

I am having trouble creating a security question, and the system will not let me proceed. What should I do?

Try to keep your questions as simple and as few words as possible. For example: “Favorite Color?” or “Mother's Name?”

How will the system know where to deposit the funds if I am trying to complete a Next Day Send transaction?

In the ‘Recipient’ drop-down box, you will enter the ‘Name’ and either ‘Phone Number’ or ‘Email’ of the person you want to send the funds to. Once the transaction is done, the person will receive a text or an email requesting the answer to the security question. Once that question is answered correctly, the system will provide a field for you to enter the routing and account numbers to which you want the funds deposited.

Can I pay bills with this card?

Yes. You can use this card's Bill Pay feature in the mobile app or online to pay many of your bills directly from your account balance.

Can I schedule a bill payment?

Yes. You can schedule future bill payments in the app or online by choosing the date you want your payment sent, and it will be processed automatically on that day.

Fees**What are the fees associated with this card?**

Fee type	Amount
ATM withdrawal	\$3.50 per withdrawal
ATM balance inquiry	\$3.50 per inquiry
Replacement card	\$4.95 per replacement
Expedited delivery	\$14.95 per request
Instant Send Money	\$2.95 per transaction
Next Day Send Money	\$0
Bill Pay	\$0
ACH load onto card	\$0
Direct Deposit	1% of the ACH amount up to and including \$3,000 and 1.5% of the amount over \$3,000

Account management

How do I update my address?

Customers can update their address by calling customer service at 1-833-200-1639.

How do I update my phone number, email, or password?

You can update your contact information and password by signing into your account and going to My Profile. From there, you can change your phone number, email address, and password.

Can I get statements and agreements?

Yes. Customers can view and download statements, agreements, and disclosures by logging in and going to the Agreements section of the account. Also, customers review and accept the applicable terms and conditions during enrollment.

Security and protection

What should I do if my card is lost or stolen?

Customers should contact customer service immediately at 1-833-200-1639 to report a lost, stolen, or damaged card.

Can I suspend my card if I misplace it?

Yes. Customers can suspend and unsuspend their card in the mobile app through card settings or by calling customer service at 1-833-200-1639.

Is this program FDIC-insured?

Yes. Your money is held in FDIC-insured accounts, generally up to the standard FDIC insurance limit per depositor, per insured bank, for each account ownership category.

What happens if I see transactions on my account that I didn't make?

If you see a transaction you do not recognize, contact us immediately using the number on the back of your card or through the customer service number in the mobile app. We will help you block your card if needed, investigate the transaction as a potential unauthorized charge, and, when applicable, provide provisional credit while we complete our review in accordance with your Cardholder Agreement and Regulation E error-resolution rules.

How can I dispute a transaction?

Call Customer Service at 1-833-200-1639

Disclosures

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