



P.O. Box 2067, Austin TX 78767

Dear Change Cardholder,

We are writing to inform you that on July 26, 2013, the EZ Corp Change™ Prepaid MasterCard®* program will be discontinued.

We apologize for this inconvenience, and as a result we are changing your account to one with comparable fees and additional services, by transferring your Change account balance, at no charge to you, to The Mango® Prepaid MasterCard®**, issued in partnership with First Bank & Trust, Brookings, South Dakota, a member of the FDIC.

You will be sent your new Mango card on or before August 31, 2013. If however you do not want a Mango card and would prefer to close your Change account instead, please call us at 1(877) 896-2646 by August 30, 2013, and we will arrange to mail you a check with your final balance at no cost.

Once you receive your new Mango Card you will need to activate the card by September 27, 2013. If your new Mango Card has not been activated by that time your account will be closed.

To allow time for you to receive your new Mango card, you can continue to use your Change card until September 30, 2013. Unfortunately, after July 26th you will only be able to load your card at EZ retail locations through Western Union. Although you can load your card at any of our other convenient load sites, we want to make this transition as seamless as possible for you. Therefore, we will reimburse your Western Union load fees through August 21, 2013. Additionally, we will reimburse up to 3 ATM withdrawal fees through August 21, 2013.

We are excited that with the arrival of your new Mango card, you will enjoy the following lower fees and new functionality currently not available on the Change card program:

1. The fees associated with your account will be lower, effective July 26th, 2013, on the following items:

- a. With your current Change card, you need to have loaded \$1000 in a prior 30-day cycle to have your \$5 Monthly Subscription Fee waived; with Mango, all you need to load is \$500 so it's easier to waive the Monthly Subscription Fee.
 - b. With your current Change card, it costs \$1 to do a SMS Transaction via mobile phone; with Mango, it's only \$0.50.
2. Other than the fees listed above, the Mango terms and conditions will mirror those of your current Change card program. You may review Mango's terms and conditions at www.mangomoney.com, which will go into effect July 26th, 2013. Fees charged for services completed within the Mango store may be different than those charged at EZ locations. Please inquire within the Mango store for a listing of in-store services and corresponding fees.
3. If you're currently using Direct Deposit Services on your Change card, your direct deposits will continue without interruption. Your account number will stay the same when your new card arrives.
4. You can continue to use your current Change card ATM PIN and Account Center Username and Password. The same username and password will allow you to access your Account Center information via www.mangomoney.com. Effective July 26th, 2013, the Change card program website will officially be re-directed to www.mangomoney.com.
5. As a Mango Account holder, effective July 26th, 2013, you will be able to open an FDIC-insured Mango Savings Account and take advantage of up to 6.00% APY†, that's over 45 times the industry average, on any funds you transfer from your Card to your affiliated savings account, to help you save even more. If you have a Savings Account balance with your Change card today, and choose not to close your account, the balance will automatically be transferred to your new Mango Savings Account.
6. As a Mango Cardholder, effective July 26th, 2013, you will also have access to RentSafe™ Renters Insurance, as well as benefit from referral promotions and other offers we or our partners periodically offer.
7. As a Mango Cardholder, you will be able to load your card at Nationwide Retailers, including Walmart, Walgreens, CVS, Kmart and Western Union. Check www.mangomoney.com for a location near you.

8. As a Mango Cardholder, you will be able to manage your account via the Mango On The Go™ smartphone application, available for iPhone and Android users, to access your balance, transaction history, a virtual card for safe online shopping, alerts, and more.

We greatly appreciate your support, and are delighted to keep you as our valued customer. We hope that you will continue to enjoy the benefits of your prepaid account for many years to come, and look for upcoming enhancements in the coming months.

Sincerely,

Roy Sosa
CEO
Rêv Worldwide

*The Change Prepaid MasterCard is issued by First Bank & Trust, Brookings, SD, Member FDIC, pursuant to a license from MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

**The Mango Prepaid MasterCard is issued by First Bank & Trust, Brookings, South Dakota, Member FDIC, pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Additional services are provided by Rêv North America, Inc. Use of the Card is subject to funds availability. Fees, terms and conditions apply. See the Cardholder Agreement for details. All trademarks, service marks and registered marks are the properties of their respective owners.

† The Annual Percentage Yield (APY) and the APY comparison as advertised are effective as of June 21, 2013. Rates are subject to change at any time and may change after accounts are opened. The APY advertised applies only to the portion of your savings account balance, which is \$5,000.00 or less; or 2.00% if you are not on Direct Deposit Service. An APY of 0.10% will be paid on the portion of your savings account balance that exceeds \$5,000.00. Savings claims are based on published rates found at bankrate.com; December 2012. Fees could reduce the earnings on your savings account. Please see the Savings Account Customer Agreement for full disclosures.