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| Customer Service via Phone | \$3.50 for live agent. Waived if reporting fraudulent activity,lost stolen card, or closing the account | 2 free calls/month then \$3.00/call. Waived if reporting fraudulent activity,lost stolen card, or closing the account | \$2.00 for live agent. Waived if reporting error, merchant dispute, or lost or stolen card | Free | Free | Two free live agent calls per month, subsequent calls are \$3.00. Not all calls have a charge - no charge for disputes, lost cards, additional cards, direct deposit, or reload questions. |
| Deposit | | | | | | |
| Reloading Cash | \$2.95-4.95 via GreenDot or MoneyGram | Third party loading fee varies by vendor--typically \$2.50 to \$4.95 | Third party loading fee varies by vendor--typically \$2.50 to \$4.95 | N/A | N/A, need to apply separately for general purpose reloadable card at PNC branch | at Green Dot, Western Union, MoneyGram, and RePower locations - third party loading fee varies by partner (\$2.50-\$4.95 per load) |
| Reloading by Direct Deposit | Free | Free | Free | N/A | NA, need to apply separately for general purpose reloadable card at PNC branch | Free |
| Inactivity | Free | \$2.00, following 90 days of consecutive inactivity. N/A if account is zero balance | None | \$1.50 per month (starts 6 months after non-activity) | No charge | \$5.00 Monthly Fee (Waived when you load at least \$500 per month) |
| Money Transfer | | | | | | |
| Domestic | Free | N/A | Free | N/A | N/A | Free |
| International | 3% Currency Conversion Fee from Mastercard | N/A | 1% Currency Conversion. Free card-to-card transfers. Secondary card available (\$2.50/mo.) \$8.95 for any amount via Orlandi Valuta | N/A | N/A | Free |
| Mobile (SMS) Texts | Free | Free | Free | N/A | N/A | Free |
| Monthly | Free | Free | \$1.00 (ongoing direct deposit not required to maintain this pricing) | N/A | N/A | Free |
| Negative Balance/Overdraft | N/A | N/A | N/A | N/A | N/A | N/A |
| Over the Counter Withdrawal (OTC) | \$15.00 | \$5.00 | \$5.00 | \$10.00 | \$5.00 for teller cash advance | \$15.00, no limit on amount |
| Paper Statement | \$2.50 | (statements available online for free) | \$1.50 | \$1.00 | (statements available online for free) | \$2.50 |
| Personalized card | Free with Ongoing direct deposit | Free-card is issued with personalization | Free | Free | All cards are personalized by default | Free with direct deposit, otherwise \$5.00. Each cardholder can |
| Point of Sale (POS) | | | | | | |
| POS Transaction | Free | Free | Free | Free | Free | Free |
| POS Transaction decline | \$0.50 | Free | Free | \$0.75 | Free | Free |
| POS Signatures | Free | Free | Free | Free | Free | Free |
| Replacement Card | \$5.00 | 1 free, then \$5.00 (3-5 business days) \$25.00 (2 business days) | \$10.00 for lost card (expedited shipping additional \$13) Instant Issue STAR Card automatically converts to reloadable prepaid debit card for free. | 1 free per year, \$7.50 thereafter | \$10.00 per card (3-5 business days) \$25.00 for rush card (2 business days) | \$5.00, free if direct deposit. |
| Transaction via Phone | Free | 2 free calls/month then \$3.00/call. Waived if reporting fraudulent activity,lost stolen card, or closing the account | Interactive Voice Response transactions free. \$2.00 for live customer assistance-- waived if reporting error, merchant dispute, or lost or stolen card | N/A | Free | Multiple transaction types are free by IVR. Two free live agent calls per month, subsequent calls are \$3.00. Not all calls have a charge - no charge for disputes, lost cards, additional cards, direct deposit, or reload questions. |
| Access | | | | | | |
| ATM Network | Advent Financial Services MasterCard, NYCE, STAR, PULSE, STARsf, Allpoint | CFR-US Bank VISA, US Bank, MoneyPass | Community Financial Resources VISA, STAR and Allpoint | JP Morgan Chase VISA | PNC VISA, STAR, Plus, Allpoint | Get It Card (Advent) MasterCard, STAR, MoneyPass, Maestro |

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| Close with Inactivity | Three year expiration, dormancy permitted | When card expires, 3 years | Three year expiration, dormancy permitted | State dormancy regulations apply | When card expires (3 years from issue date) | 3 year expiration. New card reissued if balance remains. |
| Citizenship Restrictions | None | requires SSN | None | None | None | None |
| Credit Requirements | None | None | None | None | None | None |
| ID Requirements | SSN or ITIN AND One form from Group A: Either a Military ID; Drivers License; Resident Alien ID; or U.S. Passport OR Two forms of Group B: (one must contain a photo): copy of prior year return; proof of prior year receipt of advent card (on file); check-cashing ID; current pay stub; department store or gas company credit card; motor vehicle registration; social security card; union membership ID; voter registration card; IRS ITIN or ATIN letter; Employee ID; Food Stamp ID; or major credit card | SSN, DOB, address, US issued ID | SSN or two unexpired IDs (one must have picture) including US Gov't or State issued ID, matricula consular, tribal ID, Green card, work visa, School ID, voter registration card, car registration. | Name, date of birth, address and unexpired government issued ID. | Name, Address, SSN or ITIN, and DOB | Name, Address, SSN or ITIN, and DOB |
| Maximum Account Balance | \$6000 (IRS refund allowed to be higher) | None | \$9,999.99 | None | None | \$10,000 - does accept tax refund over this amount with no restrictions. |
| Membership Requirements (financial institutions, credit unions, etc) | None | None | None | None | None | None |
| Minimum Account Balance | None | None | None | None | None | None |
| Network Brand (Visa, Mastercard, Discover, etc) | Mastercard | VISA | VISA | VISA | VISA | MasterCard |
| Features | Advent Financial Services | CFR-US Bank | Community Financial Resources | JP Morgan Chase | PNC | Get It Card (Advent) |
| Customer Support | | | | | | |
| Bill Payment | Yes- \$.50 | Free | Free checks and Visa Bill payment | \$0.75 | No charge to pay bills using card; online billpay not available | \$0.50 |
| Bilingual Customer Support | Yes for a fee | Yes | Yes for a fee; Bilingual website, VRU/ multi-lingual customer service | Yes | Yes for VRU and Call Center | Yes, for IVR and Call Center (24x7x365) |
| Online Management Tool | Free | Free | Free | Free | Free | Free |
| Online Statement | Free | Free | Free | Free | Free | Free |
| Paper Statement | Yes for a fee | Yes for a \$2 fee | Yes for a fee | Yes for a \$1.00 fee | Yes, \$5.00 (paper copy must be requested by cardholder) | Available upon request, \$2.50 |
| Text Alert | Yes | Free | Yes, Free | Yes | Yes, Free (std text messaging rates apply from cardholder's wireless provider) | Free |
| Asset Building | | | | | | |
| Affordable Small Dollar Loans | N/A | N/A | N/A | N/A | N/A | N/A |
| Credit Building | No, but planned | N/A | Yes through Billeo | N/A | N/A | N/A |
| Direct Deposit | Yes, free | Yes, free | Yes, free | N/A | N/A | Yes, Free |
| Relationship Building with Financial Institution (FI) | Available | Through CFR | Can be linked to FI of choice | N/A | N/A | N/A |
| Savings Bucket | No, but planned. Free ACH to any savings account | Free ACH transfers to savings accounts of cardholder's choice | Free ACH to any savings account | N/A | N/A | Available Q2 2013 |
| Functionality | | | | | | |

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| Domestic Money Transfer | Card to Card Transfers Up to \$500/Day and \$2k/Month; Card to Account Transfers of \$300/Day and \$1,200/Month. | Card to Bank Account or Card-to-Card | Free ACH transfer and card to card | None | No | Card to Bank Account or Card-to-Card |
| International Money Transfer | Card to Card Transfers Up to \$500/Day and \$2k/Month; Card to Account Transfers of \$300/Day and \$1,200/Month. | Card to Card | Free card to card or \$8.95 via Orlandi Valuta | None | No | Card to Card |
| Guaranteed Checks | Yes for a fee | Yes, Free | Free, unlimited | None | No | N/A |
| Maximum Load Amount | \$999.00/day cash or \$6000 via payroll direct deposit | \$10,000 per day | Per 24 hour period -- \$400 cash or 4000 direct deposit | None | None | None by ACH; reload limits are \$950 per day by cash. |
| Multiple Issue Cards Availability | Available for a fee | Yes | Yes, secondary cards available | Yes, secondary card available | No | Yes |
| Reloadable | Yes | Yes | Yes | No | Yes, card can be retained for future year tax refunds | Yes |
| Reward Component (store discount, etc) | N/A | N/A | N/A | N/A | No | N/A |
| Synchronization with Other Accounts | Yes, Online | Free ACH transfers | Free ACH transfer | N/A | No | Free ACH transfers |
| Protections | Advent Financial Services | CFR-US Bank | Community Financial Resources | JP Morgan Chase | PNC | Get It Card (Advent) |
| Credit/Loan Availability | N/A | N/A | N/A | N/A | N/A | N/A |
| FDIC Insured | Up to \$250,000 | Up to \$250,000 | Up to \$250,000 | Up to \$250,000 | Up to \$250,000 | Yes, up to \$250,000 |
| Limited Liability for Unauthorized Use (Reg. E) | Full coverage | Full coverage | Full coverage | Full coverage | Full coverage | Full coverage |
| Privacy | Protected by Federal Privacy Policy Regulations | Protected by Federal Privacy Policy Regulations | Protected by Federal Privacy Policy Regulations | Protected by Federal Privacy Policy Regulations | Protected by Federal Privacy Policy Regulations | Protected by Federal Privacy Policy Regulations |
| Data Security | Client information is not shared with third parties. The Advent System also complies with strict federal security standards set for financial transaction processors and meets the highest levels of Payment Card Industry (PCI) compliance. | High regulatory standards | PCI compliant | JPMorgan complies with all regulatory standards and does not share client information with third parties | Complies with all US banking regulatory standards and is PCI compliant | Complies with all US banking regulatory standards and is PCI compliant |
| Current Terms and Conditions Disclosure | Yes | Yes | Yes | Yes | Yes | Yes |
| Contact Information | Advent Financial Services | CFR-US Bank | Community Financial Resources | JP Morgan Chase | PNC | Get It Card (Advent) |
| Customer Service Center Phone Number | 877-833-4818 | 866-363-4134 | 866-387-5146 | 866-845-9478 | 866-453-5071 | 877.833.4818 |
| Website | www.thebluehand.com | www.accelapay.com www.communityfinancialresources.net | www.communityfinancialresources.net | www.myaccount.chase.com | www.pncpaycard.com | www.mygetitcard.com www.adventtax.com |