

Introducing the MonaVie Visa® Prepaid Card

The MonaVie Visa Prepaid Card is a stylish prepaid Visa card that makes for a great conversation starter.

MonaVie Distributors in the U.S. will automatically receive their own personalized cards in the mail shortly after their MVPay Hub account is created.

Once activated, your earnings will be made instantly available on your card and can be used wherever Visa debit cards are accepted.



Features & Benefits

- **Rapid access to your funds:** Credits to your MonaVie Visa Prepaid Card are immediately available once activated, giving you quick, convenient access to your funds.
- **MonaVie branded card:** Show your MonaVie pride and start a conversation whenever you use your card.
- **Use anywhere Visa debit cards are accepted:** You can use your MonaVie Visa Prepaid Card to make purchases anywhere Visa debit cards are accepted – in-store, online or over the phone – worldwide. You can also use your card to withdraw funds at any of the millions of ATMs around the world bearing the Visa®, Plus® or STAR® Acceptance Marks (Note: Bank fees may apply).
- **Manage from your MVPay Hub account:** Your MonaVie Visa Prepaid Card is fully integrated with your MV PayHub account (www.mvpayhub.com), from which you can view your card transactions, change your PIN and manage the Auto Cashout settings that determine how much of your earnings are automatically loaded to your card each month.

Obtaining Your Card

Your card will be mailed to you automatically once your MVPay Hub account has been created. Please note that only residents of the USA, Puerto Rico and Guam are eligible to receive the card.

Obtaining your card: The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account.

What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying documents at any time.

What are the card fees?

Description	Fee (USD)
Activation Fee	Waived
Domestic ATM Withdrawal Fee	\$ 1.50 (per transaction)
International ATM Withdrawal Fee	\$ 3.50 (per transaction)
Balance transfer to Card	Free
Card Unload to Bank Account Fee	\$ 1.50 (per transaction)
ATM Balance Inquiry Fee	(2) Free per month; each additional \$ 0.25
ATM Decline Transaction Fee	(2) Free per month; each additional \$ 0.25
Signature or PIN Purchase Transaction Fee	Free
Customer Service Live Agent Fee	Free
Service Fee ⁽¹⁾	\$ 5.00
Currency Conversion Fee	You may be charged a fee of up to 3.00% of the converted U.S. dollar amount of any transaction made in a currency other than U.S. dollars.
Replacement Card Fee	\$ 6.95 (per request to replace a Card for any reason)
Card Account Liquidation Fee	\$ 15.00 (charged if a check is issued for funds on your Card Account)
Expedited Replacement Card Fee:	\$ 30.00 (per request to replace a Card for any reason, in an expedited time frame)

1. Service Fee assessed if no Card transactions or loads have occurred onto a Card for a period of one hundred eighty (180) consecutive days.

Activating Your Card

After receiving your card, visit www.mvpayhub.com/card to activate it. Once activated, your earnings will be transferred to your card automatically.

Managing Your Card

By activating and logging into your MVPay Hub account, you'll be able to review your card balance and transaction history, change your card PIN and manage the Auto Cashout settings that determine how much of your earnings are transferred onto your card.

Cardholder Support

Live telephone support is available Monday-Friday, 8am-5pm Pacific Standard Time.

- Call toll-free within the USA and Canada: 1-877-546-8220

The following telephone services are available 24 hours/day:

- Check your card balance
- Report a lost or stolen card
- Dispute a transaction
- Change your card PIN

Where can I learn more about the MonaVie Visa Prepaid Card?

To find out more about the MonaVie Visa Prepaid Card, please visit www.mvpayhub.com/faqs.jsp and take a look at the frequently asked questions.

