

RE: Change in terms for Western Union Prepaid Visa® Card Account
Effective Date: January 13, 2026

Dear Western Union Prepaid Visa® Card Customer,

As of **January 13, 2026**, some of the terms of the Cardholder Agreement associated with your Western Union Prepaid Visa Card (“Card”) will be changing. This notice contains a description of the terms that are changing and how your Card will be affected. Any terms not mentioned in this letter will remain unchanged or do not impact your rights under the Cardholder Agreement. Please read and keep a copy of this notice for your records.

The following changes will be made to the Cardholder Agreement for your Card:

The Withdrawal Limitations for a Temporary Card, Section 4(b) limit of your Cardholder Agreement is amended to remove cash access for Temporary Cards, see below:

Load, Withdrawal and Spend Limits*		
Withdrawal Limitations	Limit GPR Card	Limit Temporary Card
Maximum amount of ATM or over the counter cash withdrawal	\$500 daily	Not applicable

Please note, when you fully register a Temporary Card and enable your card to be a GPR Card, you will be able to access \$500 daily through cash withdrawals.

Should you choose not to accept the changes, as described above, you will need to contact customer service by calling 1-888-294-5098 or writing to us at P.O. Box 6036, Englewood, CO 80155. If you reject these changes, your Card will be closed, and you will receive a refund of the funds remaining in your Card account via check at no charge. Please allow 30 days to process the refund, minus any trailing activity and applicable fees.

We appreciate your loyalty and your confidence in us and want to reassure you that we are here to serve your financial needs. Should you have any questions or concerns about the changes addressed above, feel free to contact customer service by calling 1-888-294-5098 or writing to us at P.O. Box 6036, Englewood, CO 80155.

Sincerely,

Western Union Prepaid Visa Card Customer Service