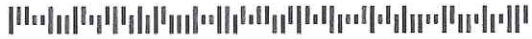




5606707-000002-1



AEP PLASTIC
555 NORTH LANE
SUITE 5040
CONSHOHOCKEN PA 19428

Initial Card Value: \$0.00

Card Number: 4074 4100 1390 2097

Valid Thru: 05/17

AEP Account Number: 542365125



This card has been sent as a result of a credit balance or overpayment on your AEP account.
IMPORTANT CARD INFORMATION



- To activate your card, follow the instructions on the sticker attached to your card.
- THIS IS NOT A CREDIT CARD. It's a VISA® prepaid card, good everywhere Visa debit cards are accepted.
- THIS CARD DOES NOT HAVE ATM CASH ACCESS.
- Register at the web address on the back of your card to check your balance, review transaction history and sign up for on demand mobile alerts.
- Sign the back of your card now.



Note: The Debit "cash back" option is not available with this card.

We offer more ways to access your payment

For more information on these options visit www.prepaid.citi.com/AEPrefunds or call 800-522-7458



Bank Transfer

- Go online or call to move your funds to your bank account



Paper Check

- Go online or call to get your funds via paper check to deposit or cash at your bank



Make Purchases

- Purchase goods and services with your payment

-OR-

-OR-



You can start using your AEP card today!

SCHEDULE OF SUPPLEMENTAL TERMS

CONTACT INFORMATION

Our Site: www.prepaid.citi.com/AEPrefunds
 Our Telephone Number: 800-522-7458
 Our Address: CITI PREPAID SERVICES Customer Service, P.O. Box 284, Conshohocken, PA 19428 USA
 Our Email Address: prepaidhelp@citi.com

ADDITIONAL TERMS OF OUR AGREEMENT

REQUIRED INFORMATION: You must provide your real name, street address, e-mail address (if any), telephone number and such other information as may be reasonably requested by us to determine your eligibility for a CITI PREPAID SERVICES Card. Falsification of any of this information constitutes grounds for termination of the CITI PREPAID SERVICES Card.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING A NEW CITI PREPAID SERVICES CARD: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **WHAT THIS MEANS FOR YOU:** When you request or register for a CITI PREPAID SERVICES Card, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

FDIC INSURANCE: The funds on your CITI PREPAID SERVICES Card are FDIC-insured up to the limits provided by law.

ACH WITHDRAWALS: You may debit funds from your CITI PREPAID SERVICES Card and have those funds electronically transferred to your checking or savings account via ACH (a "Special Transfer"). You may initiate Special Transfers by logging onto Our Site or contacting Customer Service, and by providing us the information we request and following our instructions.

ACH Transfers: When you attempt to transfer value from your CITI PREPAID SERVICES Card to your U.S. bank account utilizing our ACH Transfer feature, you are requesting an electronic transfer to your bank account and are authorizing us to facilitate such transfers. Upon such request, we will make the electronic transfer via the Automated Clearing House (ACH) system from the funds available through your CITI PREPAID SERVICES Card to your U.S. bank account in the amount you specify. You will be charged a service fee for all ACH transfers in accordance with the Fee Schedule set forth below. In order to transfer funds utilizing the ACH system, we require that you provide us with the following information: your bank name, your bank routing and transit number and your bank account number. You are providing us with this information subject to the terms of our Privacy Policy and you hereby warrant that all information is correct. We shall have no liability whatsoever if you fail to provide the correct information. We require this information to authenticate your identity and to initiate the ACH transfer. All requested funds will be transferred to the bank account on file. We may limit withdrawals and require additional information from you as disclosed in these Terms and Conditions. We reserve the right to perform authentication of the bank account and the individual initiating the ACH Withdrawal.

SIGNATURE DEBIT PURCHASES: You may use your CITI PREPAID SERVICES Card to complete transactions at merchants that accept Network-branded debit cards without using your PIN. At checkout, select "Credit" and sign your name to authorize your purchases. Signature purchases are protected in the case of loss, theft, or unauthorized signature transactions.

PIN DEBIT PURCHASES: You may use your CITI PREPAID SERVICES Card to complete Transactions at merchants that accept Network-branded debit cards using your PIN. You are responsible for the protection of your PIN number and you will not be able to recover funds lost as a result of the unauthorized use of your PIN.

PROTECTING YOUR PIN: In order to keep your CITI PREPAID SERVICES Card balance secure, you must strictly protect the confidentiality of your PIN. If you believe that your PIN is no longer secure (e.g. in the event of a loss, theft or unauthorized disclosure or use of your PIN), you must immediately notify Customer Service. You agree not to write your PIN on your CITI PREPAID SERVICES Card or keep a notation of your PIN with your CITI PREPAID SERVICES Card.

EXPIRATION DATE: AVAILABLE FUNDS DO NOT EXPIRE: While there is a card expiration date embossed on the front of your CITI PREPAID SERVICES Card, the funds on your CITI PREPAID SERVICES Card do not expire. You may not use your CITI PREPAID SERVICES Card after the expiration date, but if you do not use the full amount on your CITI PREPAID SERVICES Card by the expiration date, we may issue you a new CITI PREPAID SERVICES Card automatically, or you can call customer service to request a new CITI PREPAID SERVICES Card (the "Replacement Card"). The charge for issuing a Replacement Card is set forth in the Fee Table. Subject to applicable law and for valid reasons, we reserve the right to decline to issue a Replacement Card.

Account Maintenance Fees: If you do not use the full amount on your Citi Prepaid Services Card by the expiration date embossed on the front of your card and you request a "Replacement Card", you are eligible to receive a refund of the account maintenance fees (if applicable) when your replacement card is reissued.

TRANSACTION LIMITS

Daily dollar limit for purchase Transactions (per day): \$1,500 per day or your established daily limit.
 Daily limit on number of purchase Transactions (per day): 12 per day or your established daily limit.

We reserve the right to modify the Transaction Limits from time to time. We will notify you of any change in the Transaction Limits as may be required by law. For security purposes, we may impose additional Transaction Limits on your CITI PREPAID SERVICES Card and you will be advised of such limitations to the extent required by applicable law.

Revised 08/2013

SCHEDULE OF FEES

Description	Fee
Account Maintenance Fee ¹ (if applicable)	\$3.00 per month
Plastic Replacement Fee (First replacement is free)	\$6.95 per incident after first replacement
Foreign Currency Conversion Fee ²	3.00% per transaction
ACH transfer	No Fee

¹ Account Maintenance Fee: Subject to applicable law, a monthly maintenance fee will be applied to all accounts, provided that the fee for months 1-6 will not be collected until the sixth month anniversary date. Fees thereafter will be collected monthly. Fees will be postponed if either of the following criteria [are/is] met: 1) There have been funds added to your account in last three months; 2) There have been purchases made with your account in last three months. The charge will be recurring each month unless the account is active as stated in (1) or (2) above or the balance of the account is \$0.00.

² Foreign Currency Conversion Fee: A 3% fee will be applied to all transactions made outside the United States. This fee is included in the total amount of the settled transaction. See the Terms of Use for additional information regarding Foreign Transactions.