

Item #5 – Disclosure Short Form

Copies of new-account and periodic disclosures for all prepaid card products offered.

<https://crypto.com/cfpb/short-forms/mco0.html>

MCO Visa Card - 0 Lockup

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	2% over \$200*	NA
ATM balance inquiry			\$0.00
Customer service			\$0.00
Inactivity (after 12 months with no transactions)			\$4.95
We charge 2 other types of fees. They are:			
ACH Return/Decline			\$15.00
Card Replacement (Standard Delivery)			\$7.00
* No fee on first \$200			
No overdraft/credit feature. Your USD funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services inside the package, or call 888-824-8817 or visit GetMCO.com .			

The 0 Token Staked - MCO Prepaid Visa Card has been issued to you by Metropolitan Commercial Bank (Member FDIC). The Purchase Price for this card account is \$0.00. The Activation Fee for this card account is \$0.00. The Program Manager for this card is Foris, Inc.