Dear Comdata Cardholder,

At Comdata, we continually strive to create a better experience for cardholders like you. Over the past year, we have made significant investments in technology such as our new mobile app, which is designed to provide you with the information you need, when and where you need it.

In addition to these investments and enhancements, we have recently undergone a review of our cardholder support operations and determined that certain items need to be updated in order to better comply with market conditions, government regulations, and banking/network costs. Included below is updated information associated with using your card, including tips and best practices, as well as changes to your fee schedule with such changes becoming effective August 1, 2015.

Balance and Account Management

Comdata provides a number of simple tools to help you manage your card balance and account activity without charge from Comdata^[1], even while you are on the go.

- Register for an account online at <u>www.cardholder.comdata.com</u> to check your balance and review recent transactions. Your activation code is your employee ID, unless otherwise instructed by your card administrator. Use of the website to manage your account is available without charge from Comdata.
- Download the free mobile app at www.comdata.com/FleetAdvanceMobile
 to check your balance and manage direct deposit transfers. Use of the
 mobile app to check your balance is available without charge from
 Comdata^[2].
- Always check your balance online or with the mobile app before attempting a transaction. You can avoid decline fees by verifying you have enough money on your card.
- A balance inquiry via the automated phone system, or VRU, **will now be \$0.50**^[3].
- A complete list of your current fees can be provided by contacting <u>CardholderHelp@Comdata.com</u>.

ATM Usage

The Comdata Card can be used at millions of ATMs worldwide branded with Cirrus® or Maestro®, giving you convenient access to your funds.

^[1] Third parties such as your telecom or internet provider may assess fees and charges.

^[2] Third parties such as your telecom provider may assess fees and charges.

^[3] Balance information can also be obtained via a live agent. Comdata does not charge for calls to a live agent.

- Always check your balance online or with the mobile app before attempting a withdrawal. You can avoid decline fees by verifying you have enough money on your card.
- Always select the 'checking' option when withdrawing cash from an ATM.
 If you make the wrong selection, you will receive an error message and a fee may be deducted from your card.
- Many ATM owners will assess a surcharge. For help locating a surchargefree ATM near you, please visit www.cardholder.comdata.com or call Comdata customer service.
- The most cost effective way to get cash from the card is often at the time of purchase via a point-of-sale purchase, which usually comes at no fee to you.
- The fee for an ATM withdrawal will **increase by \$0.70**.
- The fee for an ATM balance inquiry will **increase by \$1.00**.
- A complete list of your current fees can be provided by contacting CardholderHelp@Comdata.com.

Point-of-Sale Purchases

You can use your Comdata Card to make purchases and get cash back at any location that accepts Maestro® debit cards.

- Always check your balance online or with the mobile app before attempting a purchase. You can avoid decline fees verifying you have enough money on your card.
- You can combine transactions by selecting the option for cash back when making a purchase.
- The fees for point-of-sale transactions will remain the same.
- A complete list of your current fees can be provided by contacting <u>CardholderHelp@Comdata.com</u>.

Draft Registration

The Comchek draft is one of the most widely accepted payment methods in the industry, providing another flexible way to access your funds.

- If you are cashing the Comchek draft, do not endorse the back of the draft until you are ready to cash it.
- If you are using the draft to pay a bill, endorsement is not necessary.
- The fee for draft registration will now be \$3.50.
- A complete list of your current fees can be provided by contacting CardholderHelp@Comdata.com.

And remember, you can always call Comdata customer service if you have questions or need assistance using your card. Comdata does not charge for live agent customer service.

Thank you, Comdata

Robyn Jones-Batson/Client Relations Representative, North American Trucking/Comdata Inc./5301 Maryland Way/Brentwood, TN 37027/615-370-7000 Ext. 57102/ rojones@COMDATA.COM

